

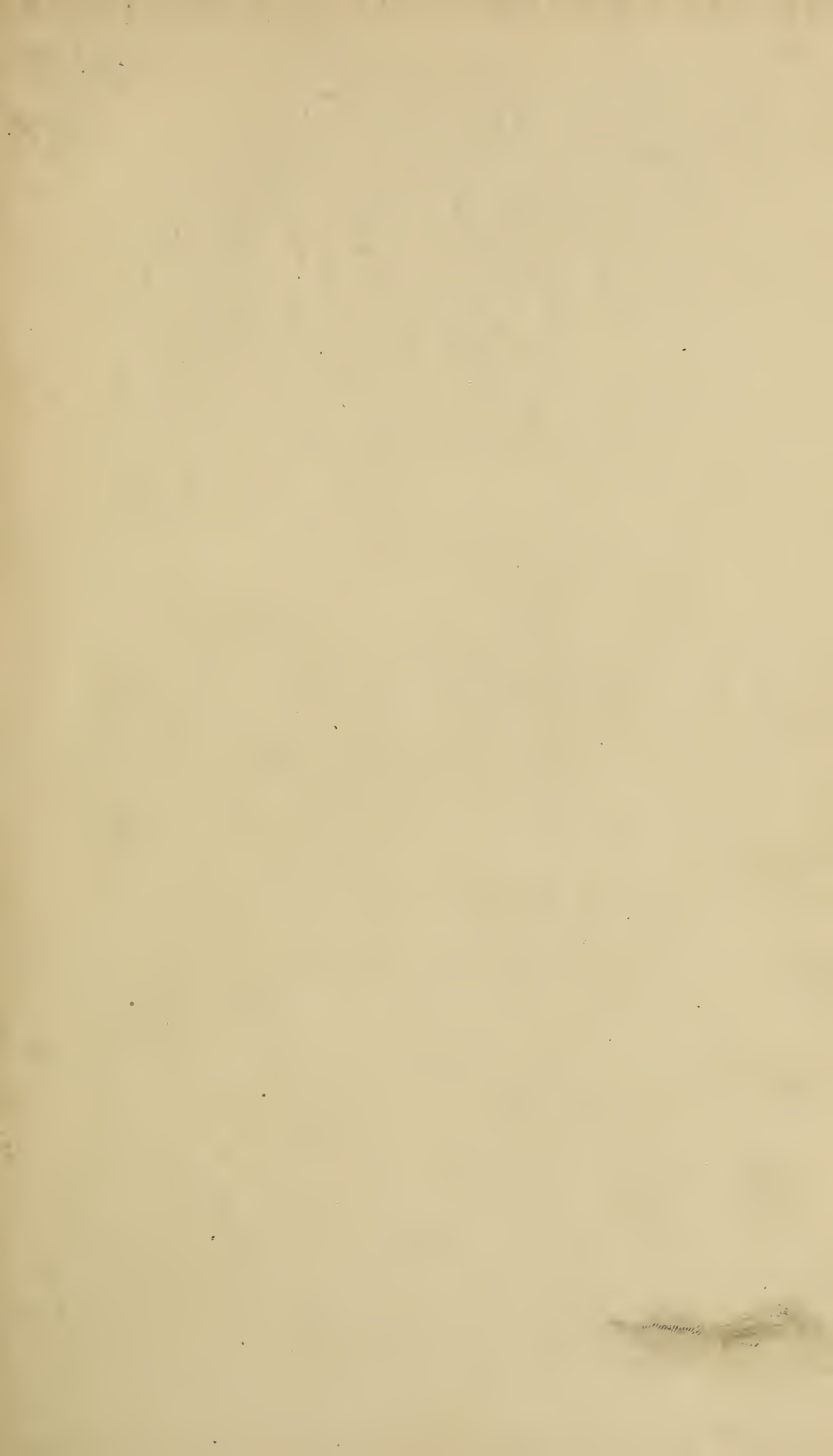
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# ANNUAL REPORT

OF THE

*Mass.*  
BOARD OF COMMISSIONERS

OF

SAVINGS BANKS.

1887.

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BOSTON:  
WRIGHT & POTTER PRINTING CO., STATE PRINTERS,  
18 POST OFFICE SQUARE.

1888.

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COMMONWEALTH OF MASSACHUSETTS,  
STATE HOUSE, BOSTON  
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# Commonwealth of Massachusetts.

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OFFICE OF THE COMMISSIONERS OF SAVINGS BANKS,  
COMMONWEALTH BUILDING, BOSTON, Dec. 31, 1887.

*To the Honorable the Senate and House of Representatives, in General Court assembled.*

The Board of Commissioners of Savings Banks, in accordance with provisions of law, respectfully submit this their twelfth annual report, relating to the condition of the

SAVINGS BANKS,  
INSTITUTIONS FOR SAVINGS,  
LOAN AND TRUST COMPANIES, and  
CO-OPERATIVE BANKS,

as shown by the respective statements appended.

The total number of Savings Banks and Institutions for Savings is 173, a gain of one.

The Conway Savings Bank of Conway commenced business April 18, 1887, and has succeeded very well. Being somewhat remote from railroad communication it can hardly be expected to grow very rapidly or become very large, but well supplies a want of that locality.

The West Newton Savings Bank also commenced business the present year, viz., May 1, 1887.

The Shawme Savings Bank of Sandwich discontinued business this year, or may perhaps more properly be said, never commenced. It reported as opening for business July, 1886, but received only one deposit and that has been returned to the depositor and the office closed. It has maintained its charter active by holding its annual meeting.

The failure of a savings bank in this place not many years ago served to shake the confidence of the community in such institutions, and the advent of a co-operative bank this year, no doubt contributed largely to the lack of success of this savings bank.



## FRAMINGHAM SAVINGS BANK.

This bank is still under the injunction of the Supreme Judicial Court, though by various modifications thereof it is now permitted to transact all business, save the receiving and paying of deposits.

It is steadily and constantly gaining in financial strength, and unless it meets with loss in its present and recent investments, which hardly seems probable, will pay its depositors the full amount of their principal.

The injunction will be removed as soon as safe for the best interests of the depositors, but must be retained sufficiently long to control the investments, also the property in the hands of trustees for conversion, that the largest returns possible may be derived therefrom.

A full statement of its condition will be found on page 191.

## BANKS IN THE HANDS OF RECEIVERS.

*Lancaster Savings Bank.*

The suit to recover funds on deposit in the Lancaster National Bank (the president, W. H. McNeil, who was also one of the receivers of the Lancaster Savings Bank, having absconded) is still pending. Until this suit is decided the final dividend which has been declared cannot be paid.

The funds in question were deposited preparatory to the payment of this final dividend, but the absconding of the president developed questions and liabilities regarding the sum on deposit which the courts alone can decide.

Of the three receivers originally appointed one has died, one is incapacitated for business, the other absconded. The bondsmen of Elisha Brimhall deceased, — H. C. Greeley and G. W. Howe, — were appointed receivers in his place by the Supreme Judicial Court, 1887, and are now in full control.

*Reading Savings Bank.*

The suits to recover certain securities in the possession of other parties are still pending and delay the presentation of the final account of the receivers.

There is reasonable expectation that these suits will be decided or arranged the coming year.

*Scituate Savings Bank.*

The receivers of this bank have paid the dividends due, to *all* the depositors, and the books and papers have been placed in the possession of this Board as required by law.

*North Bridgewater Savings Bank.*

The affairs of this bank are virtually closed, and the books and papers will be deposited with this Board, as required by statute, in March next.

An analysis of the annual reports of the banks is shown in the following tables :—

*Rates of Dividends,*

*Showing Comparisons with Oct. 31, 1886.*

									Increase.	Decrease.		
6	Savings Banks and Institutions for Savings paid 5	per cent.,							2	—		
0	“	“	“	“	“	“	“	4 $\frac{3}{4}$	“	—	1	
18	“	“	“	“	“	“	“	4 $\frac{1}{2}$	“	Same as	last year	
3	“	“	“	“	“	“	“	4 $\frac{1}{4}$	“	—	4	
133	“	“	“	“	“	“	“	4	“	5	—	
2	“	“	“	“	“	“	“	3 $\frac{3}{4}$	“	1	—	
7	“	“	“	“	“	“	“	3 $\frac{1}{2}$	“	1	—	
1	“	“	“	“	“	“	“	3	“	—	2	
3	“	“	did not declare a dividend.*									
<hr/>												
173												

Average rate of dividends, . . . . . 4.06 per cent.

Total amount of dividends for the year, . . . . \$11,316,303 57†

(The highest rate of dividend allowed by statute is 2 $\frac{1}{2}$  per cent semi-annually.)

\* The Framingham Savings Bank, under injunction of the Supreme Judicial Court, and the West Newton and Conway Savings Banks, which commenced business this year, have not paid dividends.

† Including extra dividends amounting to \$160,862.77

*Aggregate Statement of Investments and Liabilities,  
Showing Increase or Decrease as Compared with Year ending Oct.  
31, 1886.*

INVESTMENTS.

CLASSIFICATION.	Amount Oct. 31, 1887.	Increase.	Decrease.	Percentage of In- crease or De- crease.	Percentage of In- vestment to Total Assets.
Public Funds, . . . .	\$40,304,051 02	-	\$3,010,222 74	.0695	.127
Loans on Public Funds,	903,165 00	\$462,480 00	-	doubled	.0028
Bank Stock, . . . .	26,850,920 79	128,408 11	-	.0048	.085
Loans on Bank Stock, .	1,431,092 38	19,807 54	-	.0140	.0045
Railroad Bonds, . . .	21,185,901 79	3,960,933 42	-	.23+	.067
Loans on Railroad Bonds,	171,050 00	147,100 00	-	6 times	.0005
Loans on Railroad Stocks,	232,525 00	new class of	investment.	-	.0007
Railroad Notes, . . .	3,080,000 00	\$165,000 00	-	.0566	.0097
Real Estate (for bank- ing purposes), . . .	2,390,409 26	-	\$14,929 51	.0062	.0076
Real Estate by fore- closure, . . . . .	2,512,093 27	-	383,015 64	.1323	.0078
Loans on Real Estate, .	119,792,832 88	7,583,954 29	-	.0676	.3778
Loans on Personal Secu- rity, . . . . .	78,518,753 22	7,122,238 39	-	.1062	.2476
Loans to Counties, Cities, or Towns (Notes), . .	8,791,579 34	-	245,458 97	.0272	.0277
Deposits in Banks, on interest, . . . . .	7,717,976 54	-	3,795,864 33	.3297	.0243
Deposits in Banks, not on interest, . . . .	528,942 63	-	118,978 13	.1836	.0017
Loans to Massachusetts,	950,000 00	-	-	-	.0029
Loans on Depositors' Books, . . . . .	215,156 85	688,151 73	-	.4978	.0007
Sundry Assets, . . .	909,328 90	-	-	-	.0028
Cash on hand, . . .	611,720 50	-	247,707 70	.2882	.0019

LIABILITIES.

CLASSIFICATION.	Amount Oct. 31, 1887.	Increase.	Decrease.	Per Cent. Increase or Decrease.
Deposits, . . . . .	\$302,948,624 08	\$11,750,723 12	-	.0404
Guaranty Fund, . . . .	8,631,746 58	1,094,491 58	-	.1452
Earnings undivided, . . .	5,202,170 59	-	\$188,924 65	.0350
Sundry Liabilities, . . .	314,958 12	38,131 41	-	.1377

## ANALYTICAL STATEMENT.

DEPOSITS, WITHDRAWALS, ETC.		Increase.
Number of Accounts opened, . . . . .	150,274	7,799
Number of Deposits, . . . . .	892,693*	
Number of Withdrawals, . . . . .	604,415	62,230
Amount Deposited, . . . . .	\$59,254,998 04*	
Average of Deposits, . . . . .	66 38*	
Amount Withdrawn, . . . . .	58,861,246 33	\$7,963,530 74
Average of Withdrawals, . . . . .	97 39	3 51
Amount of Expenses, . . . . .	747,295 32†	49,207 60
Total Earnings, . . . . .	15,286,193 26	1,257,370 99
Total Dividends, . . . . .	11,316,303 57	811,441 88

\* Owing to a change in the form of return no comparison of these items is practicable.

† Being .0024 per cent. of assets.

## INCREASE IN BUSINESS.

Since 1879, when the amount had fallen to \$206,378,709.53, there has been an increase in the deposits in savings banks of \$96,569,914.55; during the same period 11 trust companies and 41 co-operative banks have been incorporated, and there are now under the supervision of this Board, in active operation, —

173 savings banks with assets of . . . . .	\$317,097,499.37
11 trust companies “ “ . . . . .	54,421,350.45
and 51 co-operative banks “ “ . . . . .	4,211,948.86
An aggregate of . . . . .	<u>\$375,730,798.68</u>

The law requires the commissioners to visit each of these institutions as often as once in every year; this requires the expenditure of considerable time in travelling, in addition to that spent in making the examinations, which duty involves close scrutiny of securities and investments, of books and accounts, as well as all the proceedings of the corporations, in order to detect any failure on the part of the officers to comply with the requirements of statute. Much additional time is required for the performance of other duties incidental to the office.

The continued increase of business by the savings banks and trust companies, the organization of new, and the rapid



growth of the older co-operative banks, has so enlarged the duties of the commissioners as to cause them to believe the time has arrived when some provision should be made to meet the demands made upon them by the present and prospective increase of their labors.

#### OFFICERS, MEETINGS, MEMBERS.

The intention of the statute relating to trustees attending meetings is obscure. The construction now put upon the law is that a trustee absenting himself from the regular meetings held for six consecutive months (usually the quarterly meetings) is deprived of his office, however strict and prompt he may have been in his attention upon all other duties during the same time, a manifest injustice to such a trustee, and liability of a great injury to the bank is apparent.

A trustee may have performed very valuable services to the institution as a member of the investing committee, or other duty, and yet by simple non-attendance at two meetings be deprived of his standing as a member, and the bank lose its most valuable officer.

A trustee who faithfully serves the interests of the bank, and without pay, is entitled to proper recognition and appreciation of his services under the law, and while the necessity exists of imperatively requiring certain duties to be performed, its requirements should not be so arbitrary as to embarrass the institution.

We suggest that the law be changed to remedy this, but still observe and strenuously protect these institutions from any neglect of duty on the part of their officers.

Provision is made in the law for increasing the number of corporators, but not for removal of same, except by resignation or removing from the Commonwealth.

As time has elapsed the list of corporators of some of these institutions has become encumbered with names of those who take no interest in them, — perhaps they have moved to distant parts of the State, or have become incapacitated to hold membership from various causes, and it would seem proper and wise that provision should be made for such cases.



It is therefore suggested that removal from the city or town where such bank is located, or failure to attend three consecutive annual meetings, may be deemed sufficient reasons to declare the membership of such corporator forfeited, by vote at an annual meeting, — notice of such proposed action being given the corporator by mail, at least three months prior to such annual meeting.

Such action and vote recorded shall be considered evidence of forfeiture of membership.

#### AUDITING.

Thorough examination of these financial institutions is one of the most important duties devolving upon its officers, but in many cases does not receive the attention and care it ought.

Local auditing, when thoroughly done, is the best and most satisfactory; but when performed in a cursory manner becomes of no importance and loses even its effect of moral restraint. Too often does it partake of this character, and not an unusual reason assigned is, the unlimited confidence placed in the official interested.

While it is true that business cannot be transacted without confidence in others, the fact that such confidence exists does not relieve the duty of thorough examination, however long an officer has held his position, or however high his business or social standing may be, or the degree of confidence placed in him.

Another excuse sometimes offered is “lack of time sufficient to make it thorough,” and the only reply is, don’t assume this responsibility.

This lack of time, etc., it seems to us, however, can be very satisfactorily met by authorizing the auditing committee to employ some person who is familiar with accounts (not necessarily an expert accountant), who shall devote sufficient time to the examination of the books and accounts as to be reasonably certain that no systematic fraud is being practiced. Such labor might be expended at one time (determined of course by the size of the bank) or distributed through the year by weekly, monthly or quarterly examinations, and report made to the committee, thus relieving

them of clerical duties and furnishing satisfactory and reliable information.

In every locality there are individuals whose time is not wholly occupied who could be employed to perform this duty at a remuneration which would not be burdensome to the bank.

### INVESTMENTS.

An examination of the statistics relating to investments, given on page vi, the gain over last year and the ratio of each class to total assets is particularly interesting, as showing the favorite lines of investment and their steady increase.

In considering these figures it is well to note the amount so invested as to be of service to home industries. Savings banks are considered as being of double value to the community, inasmuch as they encourage savings of the people, and the money deposited is used at home.

It will be observed that investments are mostly made within our own Commonwealth, the exceptions being in public funds, railroad bonds and (a very small amount) in stock of banks outside the State. A careful estimate substantiates the fact that at least seven-eighths of the total amount of savings banks deposits are doing service within our own borders; of the remaining one-eighth, no inconsiderable amount is of United States bonds, which can hardly be said to be wholly foreign to our local interests.

Of the capital stock of the national banks in this Commonwealth over one-quarter part is held by our savings banks.

The limit of investment in any one bank of three per cent. of its deposits, judiciously protects against loss, under the power of assessment by the United States laws, though in the larger institutions this proportion affords ample opportunity for sizable loss. The experience and liability of the savings banks, in this direction, is brought to our attention by the decision of the United States courts in the case of the Pacific Bank, and suggests great care in investing in this class of securities.

A slight increase will be seen in loans on personal security. Commercial paper, or trade notes, which characterized this

line to considerable extent last year, has almost entirely disappeared. What remains will be paid or changed to legal form at its maturity.

This class of investments, which was looked upon in its incipency as exceptional, has become one of the leading ones, — attractive and growing, — presumably because it commands and produces a higher rate of interest, which fact indicates greater risk and properly suggests conservative management. It lies closer to the financial interests, which are affected by commercial risk and disaster, than any other class of savings bank investments. It has been the purpose of legislation to keep savings banks as free as possible from exposure and injury arising from commercial disturbances, and in the opinion of this Board, wisely so, and should be so continued. It is our opinion that the provisions of the law as to investments in personal securities are as liberal as previous legislation and sound financial policy would approve or allow.

Collaterals to these loans have been taken quite extensively and have greatly improved and strengthened them; though not of a legal character the additional strength is to be commended and recommended, and coupled with principal and two sureties affords the strongest form of loans on personal security.

But one-third of one per cent. of the total assets remains in the hands of the banks as “cash on hand” and on deposit in banks “not on interest,” and thus uninvested; slightly less than  $2\frac{1}{2}$  per cent. is deposited in banks on interest, making but  $2\frac{3}{4}$  per cent. of the total assets uninvested, and lying in the possession of banks as “cash on hand” and in national banks drawing a low rate of interest. Thus it will be seen that a statement not infrequently made, that savings banks cannot readily invest their deposits and income is not sustained by facts.

With this in view, and the further consideration that security with a fair dividend to the depositors is, has been, and should be the leading principle of these institutions, and greatly preferable to extended and perhaps commercial risks for the sake of larger returns, the wisdom of enlarging the field of investments may well be called in question.



For the sake of uniformity of expression in the law, and action by the banks, more particularly as to investments where percentage is involved, we recommend a change in the phraseology of the law. Such action would not materially effect pro or con the extent of the various investments, but would harmonize opinions and action.

### RAILROAD BONDS.

In consequence of the complications arising from the leasing and consolidation of numerous railroads in New England within the past few years, investments in these securities have become somewhat uncertain, not as regards their financial strength, but as to their position under the statute, regulating investments in the bonds and notes of railroad companies.

The bonds of several New England railroad companies, excellent investments of themselves, and their financial strength enhanced by a lease or consolidation, are now debarred from our savings banks and institutions for savings, owing to the complications referred to. These bonds are not indicated in the several returns as illegal investments because of the difficulty and delay in arriving at all the facts relating thereto.

Legislation will be required to legalize certain investments already made, and also to provide for the future.

In this connection the Board desires to call attention to the statute regarding loans on this class of securities; while it is permissible to invest the funds of the banks in these securities to the extent of their full market value, loans to individuals with a pledge of these securities as collateral can only be made for 80 per cent. of their par value.

It certainly seems inconsistent not to allow institutions, when having the additional security of a promissor, to loan as much as they can invest without such security, and we recommend a change of the law in this respect.

### EXTRA DIVIDENDS.

Under the provisions of the law extra dividends are required to be paid periodically. The statute is ambiguous

and leaves the precise time for the payment of these dividends very much in doubt. It is also a grave question whether it is wise to make it an imperative duty to pay an extra dividend at any particular time; certainly whether it shall be done before the guaranty fund, as now established by law, has reached the limit of five per cent. of the whole amount of deposits.

The element of safety and security should enter largely and principally into all considerations relating to our savings banks.

Losses will occur, as is the history of all transactions, and they must be provided for. Rather than deduct them from the principal of deposit certain reserves should be made and maintained to meet such demands; and in a great measure the accumulation of such reserve can be left to the wisdom, experience and sagacity of the managers of these institutions.

The guaranty fund as now established, requiring a certain proportion of the profits to be carried to its credit every six months, cannot be used to repair loss until it has reached the limit of five per cent. of the whole amount of deposits; and by requiring extra dividends to be paid at specific times it will be readily seen that under the present provisions of law but small margin is left from the profits to meet contingencies.

In view of the slow accumulation of the guaranty fund, especially when only the minimum amount required by statute is carried to its credit, it is our opinion that the best interests of the depositors will be subserved if a reserve fund, say of two per cent. of the deposits and income thereof, be established, to be used whenever occasion requires to repair losses; and that the payment of extra dividends be neither required nor permitted until such reserve has accumulated, and the maximum amount required by statute been carried to the credit of the guaranty fund, semi-annually, for the term of three years preceding the declaration of such extra dividend.



## CLASSIFICATION OF DEPOSITORS' ACCOUNTS.

Attention is especially called to the classification of depositors' accounts into divisions of \$50 and less; exceeding \$50 and not more than \$100; exceeding \$100 and not more than \$200, and so on; and to their utter failure to furnish the information, evidently intended by the statute, to any degree whatever of fairness or correctness.

These figures cannot be relied upon above the divisions of \$200 to convey a proper impression, and do not compensate for the large amount of extra labor entailed upon the officers of the banks, and extra expense these institutions have incurred (which is no small amount) to supply the information.

The purpose of the law undoubtedly was to ascertain the number and amount of deposits made by capitalists, or persons for whom savings banks were not especially designed; but does it? One illustration will suffice:—

The aggregate number of deposits of \$1,000 and more is 110,737 and the amount is \$131,779,298.73. A first glance would suggest that this represents the number and amount deposited by wealthy people and should be eliminated from savings banks, which is erroneous. The fact is, it represents the original deposits and their accumulations; in some instances, as in the case of the older institutions, they are small deposits allowed to accumulate,—just the ones the banks were established for. It represents also the deposits of guardians, and for trust, religious, and charitable purposes. Thus it will be seen that a fair inference is that a large majority of this number and amount is properly deposited in the savings banks.

What is true of this classification is also true of the others, and it can be safely said to utterly fail to meet the evident purpose of the law.

It is our opinion that this purpose will be more reliably attained by requiring such classification to be made yearly, but applied to deposits made during the year; thus showing the amount of first deposits, not deposits and accumulations of years.

We recommend the amending of the law relating to annual returns.

## LOAN AND TRUST COMPANIES.

Within the year eight of these companies have been chartered, two have commenced business and three are soon to do so, having been delayed by erection of buildings or preparation of deposit vaults, while three have not availed themselves of the privileges of their charter.

The rapid growth in number and amount of assets of these institutions is noticeable ; total number chartered, including Massachusetts Hospital Life Insurance Company and Collateral Loan Company, is seventeen ; total assets \$54,421,350.45, an increase of \$2,071,363.48.

The wide scope given the trust companies for investments affords them ample opportunities for profitable returns, while the safeguards thrown around them, particularly in their trust departments, places them upon a high level as financial institutions of this State.

The great diversity of their charters, however, presents difficulties which would be overcome by the uniformity required under a general law. The companies established the past two or three years are nearly alike, but those chartered earlier differ materially. The great success attending these companies, their rapid and firm growth and recognition as State institutions, approaching that of State banks, suggest the propriety and importance of making a general law covering them, before they grow so strong numerically, their diversity of chartered rights so great, and their line of business so well defined, as to virtually preclude such a law being established, without great pecuniary loss.

The liability of the stockholders and the requirement of the reserve funds are very important features of these institutions, and are two of the leading points of difference. Uniformity in these particulars is of the utmost importance, in order to afford suitable protection to the community, who naturally would suppose that all bore the same liability in this regard.

We respectfully commend this subject to your consideration, affirming the necessity and recommending the passage of a general law relative to these institutions.

## COLLATERAL LOAN COMPANY.

The multiplicity and diversity of accounts, as well as the large amount of property hypothecated in this institution for mostly small amounts, makes it a physical impossibility to examine it in a manner at all satisfactory to this Board or the loan company.

It is the only institution of this character chartered by the State. It has a State director, also a city director, by requirement of its charter, and was placed under the supervision of this Board, the evident intention being to closely guard and control it by State and city direction. With this in view, a proper examination of this institution would require a month's time, an impossibility for us, and our services are more valuable in other directions. We respectfully suggest and recommend (in which recommendation the company concurs) that the examination be made by an expert.

We also suggest that it might be made under the Board's direction but at the expense of the company.

## CO-OPERATIVE BANKS.

These institutions have largely increased the past year, numbering now 51, an increase of 11, the largest gain in any one year during their history.

The legislation of last year relating to the withdrawals of shares in order to reduce the maximum number in any one series to one hundred shares, at five years from the date of issue, has been complied with as far as is possible under the circumstances. The passage of the law so late in their fiscal year made it impossible to comply at once without great pecuniary loss.

The steady and rapid growth of the co-operative banks of this State, their increasing financial strength and continued development, manifests their hold upon the community, and importance and value therein.

The compulsory character of these institutions in relation to the monthly savings of their members is an element of their strength, and a very important factor in serving the inter-

ests of their depositors in developing methodical habits, as well as securing accumulations and acquiring homes.

The total assets Oct. 31, 1887, were \$4,211,948.86, a gain over last year of \$982,982.24.

A report in detail of each co-operative bank, also an aggregated statement of their condition, will be found commencing on page 635 of this volume.

The succeeding pages contain a copy of the statutes relative to savings banks, institutions for savings and co-operative banks, corrected to Dec. 31, 1887. Also detailed report of each institution.

A report relating to unclaimed deposits, as required by chapter 319, Acts of 1887, will be published in a supplementary form.

EDWARD P. CHAPIN,  
STARKES WHITON,  
*Board of Commissioners of Savings Banks.*





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STATUTES RELATING TO  
SAVINGS BANKS AND INSTITUTIONS  
FOR SAVINGS.

—ALSO—

CO-OPERATIVE BANKS.

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## STATUTES RELATING TO SAVINGS BANKS AND INSTITUTIONS FOR SAVINGS.

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[WITH AMENDMENTS AND ADDITIONAL LEGISLATION NOTED IN  
THE MARGIN.]

### COMMISSIONERS OF SAVINGS BANKS.

SECTION 1. The board of commissioners of savings banks shall consist of two commissioners appointed by the governor, with the advice and consent of the council, and subject to removal in like manner, each of whom shall be sworn, and shall hold office for the term of three years unless sooner removed. Upon the occurrence of a vacancy before the expiration of a term, an appointment shall be made for the remainder of the term.

Appointment,  
and tenure of  
office of board.  
1866, 192, §§ 1, 2.  
1876, 231, §§ 1-3.

SECT. 2. The annual salary of each of said commissioners shall be three thousand dollars; and the board shall be allowed two thousand four hundred dollars a year for clerical assistance, and also the actual expenses incurred in travelling in the discharge of its official duties.

Compensation  
and allowances  
1886, chap. 252.

SECT. 3. The commissioners shall visit once in every year, and as much oftener as they deem expedient, every savings bank and institution for savings incorporated by authority of this Commonwealth. At such visits they shall have free access to the vaults, books and papers, and shall thoroughly inspect and examine all the affairs of each of said corporations, and make such inquiries as may be necessary to ascertain its condition and ability to fulfil all its engagements, and whether it has complied with the provisions of law. They shall preserve in a permanent form a full record of their proceedings, including a statement of the condition of each of said corporations.

The board to  
visit and exam-  
ine every bank  
annually.  
1866, 192, § 2.  
1876, 231, § 3.

SECT. 4. Either of the commissioners may summon all trustees, officers or agents of any such corporation, and such other witnesses as he thinks proper, in relation to the affairs, transactions and condition of the corporation, and for that purpose may administer oaths; and whoever refuses, without justifiable cause, to appear and testify when thereto required, or obstructs a commissioner in the discharge of his duty, shall be punished by fine not exceeding one thousand dollars, or imprisonment not exceeding one year.

may summon  
and examine  
officers, etc.;  
penalty for re-  
fusing to obey  
summons, or  
obstructing  
commissioner  
1866, 192, § 3.  
1876, 231, § 3.

shall examine  
bank on re-  
quest of five  
officers, or  
creditors, etc.  
1866, 192, 4.  
1876, 231, § 3.

proceedings  
by, when bank  
insolvent, or in  
a hazardous  
condition.  
1866, 192, § 5.  
1876, 231, § 3.

Schedule of  
effects to be  
made, sworn  
to, and deliver-  
ed to receivers.  
Officers may be  
examined  
under oath.  
1878, 253, § 5.

Commissioners  
to examine the  
accounts, etc.,  
of receivers,  
1878, 253, §§ 1,  
2, 3.

SECT. 5. Upon the certificate under oath of any five or more officers, trustees, creditors or depositors of any such corporation, setting forth their interest and the reasons for making such examination, directed to the commissioners and requesting them to examine such corporation, they shall forthwith make a full investigation of its affairs in the manner before provided.

SECT. 6. The commissioners, if upon such examination any such corporation appears to be insolvent, or its condition such as to render its further proceeding hazardous to the public or to those having funds in its custody, shall apply, or, if such corporation appears to have exceeded its powers or failed to comply with any rule, restriction or condition provided by law, they may apply to a justice of the supreme judicial court to issue an injunction restraining such corporation, in whole or in part, from further proceeding with its business until a hearing can be had. Such justice may, with or without previous notice, issue such injunction, and, after a full hearing, may dissolve or modify it or make it perpetual, and may make such orders and decrees according to the course of proceedings in equity to restrain or prohibit the further prosecution of the business of the corporation as may be needful in the premises; and may appoint one or more receivers to take possession of its property and effects, subject to such directions as may from time to time be prescribed by the court or a justice thereof.

SECT. 7. When receivers are so appointed, the treasurer of the corporation shall make a schedule of all its property; and its treasurer, board of investment, and other officers transferring its property to the receivers shall make oath that said schedule sets forth all the property which the corporation owns or is entitled to. The treasurer shall deliver said schedule to the receivers and a copy thereof to the commissioners, who may at any time examine under oath such treasurer, board of investment, or other officers, in order to determine whether or not all the property which the corporation owns or is entitled to has been transferred to the receivers.

SECT. 8. The commissioners, or one of them, shall at least once in every year, and as much oftener as they deem expedient, examine the accounts and doings of all such receivers; and shall carefully examine and report upon all accounts and reports of receivers made to the supreme judicial court and referred to the commissioners by the court; and, for the purposes of this section, shall have free access to the books and papers relating to the transactions of such receivers, and may examine them under oath relative to such transactions.



SECT. 9. The commissioners, if in their opinion any such corporation or its officers or trustees have violated any law in relation to savings banks, or institutions for savings, shall forthwith report the same, with such remarks as they deem expedient, to the attorney-general, who shall forthwith institute a prosecution for such violation in behalf of the Commonwealth.

to report violations of law.  
1866, 192, § 7.  
1876, 231,  
1878, 253, § 6.

SECT. 10. The commissioners, whenever in their opinion any such receiver has violated his duty, shall present the facts to the supreme judicial court.

to report violations of law by receivers.  
1878, 253, § 4.

#### SAVINGS BANKS AND INSTITUTIONS FOR SAVINGS.

SECT 11. All savings banks or institutions for savings, incorporated under the authority of this Commonwealth, may exercise the powers, and shall be governed by the rules, and subject to the duties, liabilities, and provisions contained in the following sections, so far as the same are consistent with the provisions of their respective charters; and any such corporation may, by vote at its annual meeting or at a meeting called for the purpose, accept any provision of said sections which is inconsistent with its charter.

Savings banks and institutions for savings, powers and duties of.  
1876, 203, § 1.

SECT. 12. The general court may make other or further regulations for the government of such corporations, or may take away their corporate powers; and every such corporation and its officers shall be subject to examination by any committee of the general court appointed for the purpose, who may examine into the doings of the corporation, and shall have free access to its books and vaults. An officer of such corporation, or other person having charge of its books and property, who refuses or neglects to exhibit them to such committee, or who in any way obstructs its examination thereof, shall be punished by fine not exceeding ten thousand dollars, or imprisonment not exceeding three years.

Power of general court over same. Penalty for obstructing investigation.  
G. S. 57, §§ 102, 103, 155.  
1876, 203, § 27.

#### OFFICERS AND MEETINGS.

SECT. 13. The officers of every such corporation shall consist of a president, one or more vice-presidents, a board of not less than nine trustees, a treasurer, clerk, and such other officers as it may find necessary for the management of its affairs. The president, vice-president and trustees shall be chosen from the members, and no person shall hold any office in two such corporations at the same time. Such officers shall be sworn, and shall hold their several offices until others are chosen and qualified in their stead, except in the cases hereinafter provided otherwise.

Officers of such corporations.  
1876, 203, §§ 2, 3.

SECT. 14. The treasurer shall give bond for the faithful discharge of his duties to the satisfaction of the trustees, and they

Treasurer's bond, and duty of trustees and



board concern-  
ing same.  
1876, 203, § 3.  
1880, 162.

1886, 93.

Choice and ap-  
pointment of  
officers.  
Vacancies.  
Not taking  
oath, to vacate  
office. Clerk  
to notify per-  
sons elected,  
and publish  
list. Penalty.  
1876, 203, § 4.

Special meet-  
ings, how  
called and no-  
tified.  
1876, 203, § 5.  
This act of  
1876 was amen-  
ded by substi-  
tuting the word  
and for or in  
sixth line.  
See chap. 150,  
Acts of 1884.  
Members of  
the corpora-  
tion.  
1876, 203, § 6.

Regular meet-  
ings of trustees  
to be held once

shall file a copy of the bond with the commissioners, and shall notify them of any change thereafter made therein. The commissioners shall keep a record showing when said bonds expire and the changes so notified, and, whenever in their judgment it is necessary for the security of the depositors, shall require a new bond, in such amount and with such sureties as they may approve. The treasurer of each savings bank or institution for savings shall give a new bond as often as once in five years.

SECT. 15. The officers of every such corporation, except the treasurer, shall be chosen at its annual meetings, to be holden at such time as the by-laws direct, anything in its charter to the contrary notwithstanding. The treasurer shall be appointed by the trustees, and shall hold his office during their pleasure. If an office becomes vacant during the year, the trustees may appoint a person to fill the same until it is filled at the next annual meeting; and if a person chosen or appointed does not within thirty days thereafter take the oath, his office shall thereupon become vacant. The person acting as clerk at such meeting shall, within ten days thereafter, notify all persons elected to an office, and within thirty days thereafter shall publish in some newspaper published within the county a list of all persons who have taken oath of office to which they were elected. A clerk neglecting to make such notification or publication, or making a false publication, and any person who knowingly publishes or circulates, or knowingly causes to be published or circulated, a printed notice containing the name of a person as an officer of any such corporation who has not taken the oath of office, shall be liable to a penalty of fifty dollars.

SECT. 16. Every such corporation may at any time hold special meetings by order of its trustees; and its treasurer shall also notify special meetings upon the requisition in writing of any ten members of the corporation. Notice of all meetings shall be given by public advertisement in some newspaper of the county where the corporation is established, and by seasonably mailing to each member a written or printed notice of such meeting.

SECT. 17. Every such corporation may, at a legal meeting, elect by ballot any citizen of this Commonwealth to be a member thereof; and any person may, at an annual meeting, cease to be a member if he has filed with the treasurer a written notice of his intention so to do three months at least before such meeting. No person shall continue to be a member after removing from the Commonwealth.

SECT. 18. A regular meeting of the board of trustees of every such corporation shall be held as often as once in three months, for the

purpose of receiving the report of its treasurer, and for the transaction of other business. A quorum shall consist of not less than seven trustees, but less than a quorum may adjourn from time to time or until the next regular meeting. At each regular meeting the trustees shall cause to be prepared a statement showing the condition of the corporation as it appears upon its books, in the form of a trial balance of its accounts, and such statement shall be posted in a conspicuous place in its banking room, and there remain until the next regular meeting of said board. A record shall be made at each meeting of the transactions of the trustees and the names of those present. If a trustee fails to attend the regular meetings of the board, or to perform any of the duties devolved upon him as such trustee, for six consecutive months, his office shall thereupon become vacant. A record of such vacancy shall be entered upon the books of the corporation, and a transcript of such record shall be sent by mail to the person whose office is thus made vacant.

in three months  
Quorum. State-  
ment of condi-  
tion of bank.  
Record of each  
meeting, and  
names of trust-  
ees present.  
Office of trust-  
ee, how vaca-  
ted, and pro-  
ceedings  
thereon.  
1876, 203, § 7.

The trustees of every savings bank and institutions for savings, incorporated under the authority of this Commonwealth, shall cause to be published semi-annually in some newspaper published in the county in which said corporation is located the names of the members of the board of investment or other officers of such corporation charged with the duty of investing its funds. The first publication thereof shall be within thirty days of the election of said officers and the second publication at the expiration of six months therefrom.

Names of in-  
vesting officers  
to be published  
in newspaper.  
1882, 50, § 1.

A savings bank or institution for savings incorporated under the provision of chapter one hundred and sixteen of the Public Statutes shall carry on its usual business at its banking house only, and no deposit shall be received, nor payment on account of deposits be made by such corporation or by any person on its account in any other place than at its banking house; and such banking house shall be kept in the city or town in which such corporation is established.

1884, chap. 253.

#### DEPOSITS, LOANS AND INVESTMENTS.

SECT. 19. Every such corporation may receive deposits from any person until they amount to one thousand dollars; and may allow interest upon such deposits, and upon the interest accumulated thereon, until the principal, with the accrued interest, amounts to sixteen hundred dollars; and thereafter upon no greater sum than sixteen hundred dollars; but the limitations contained in this section shall not apply to deposits by religious or charitable corporations.

Limit to am-  
ount of depo-  
sits from any  
person, and  
interest.  
1876, 203, § 8.

Deposits, etc.,  
how invested.  
1876, 203, § 9.

SECT. 20. Deposits and the income derived therefrom shall be invested only as follows : —

First mort-  
gages of real  
estate.  
1876, 203, § 9,  
cl. 1.

First, On first mortgages of real estate, situated in this Commonwealth, to an amount not to exceed sixty per cent. of the valuation of such real estate : but not exceeding seventy per cent. of the whole amount of deposits shall be so invested ; and no loan on mortgage shall be made except upon the report of not less than two members of the board of investment, who shall certify to the value of the premises to be mortgaged, according to their best judgment, and such report shall be filed and preserved with the records of the corporation.

Public funds,  
1876, 203, § 9,  
cl. 3.  
1880, 177, § 1.  
1881, 214, § 2.

Second, In the public funds of the United States, or any of the New England States, or of the State of New York, in the bonds or notes of any city, county or town of this Commonwealth, or of any city of the states of Maine, New Hampshire, Vermont, Rhode Island, or Connecticut, whose net indebtedness does not exceed five per cent. of the last preceding valuation of the property therein, for the assessment of taxes ; or of any county or town thereof whose net indebtedness does not exceed three per cent. of such valuation ; or in the notes of any citizen of this Commonwealth, with a pledge of any of the aforesaid securities at no more than the par value thereof.

1885, chap. 111.

Savings banks and institutions for savings may, in addition to the securities mentioned in section twenty of chapter one hundred and sixteen of the public statutes, invest their deposits, and the income derived therefrom, in the bonds and notes of incorporated districts in this Commonwealth whose net indebtedness does not exceed five per cent. of the last preceding valuation of the property therein for the assessment of taxes.

May make cer-  
tain additional  
investments.  
1837, chap. 423.

In addition to the investments authorized by section twenty of chapter one hundred and sixteen of the Public Statutes, savings banks and institutions for savings may invest their deposits and the income derived therefrom in the legally authorized bonds of the states of Pennsylvania, Ohio, Michigan, Indiana, Illinois, Wisconsin and Iowa, and of the District of Columbia, and in the legally authorized bonds for municipal purposes of any city of the aforesaid states, and in the State of New York, which has at the date of such investment more than thirty thousand inhabitants, as established by the last national or state census preceding said investment, and whose net indebtedness does not exceed five per cent. of the valuation of the taxable property therein, to be ascertained by the last preceding valuation of property therein, for the assessment of taxes ; and in the note or notes of any citizen of this Commonwealth, with a pledge as collateral of any of the aforesaid



securities, the amount invested in such note or notes not to exceed in any case eighty per cent. of the market value of the securities pledged.

The term "net indebtedness," used of city, town or district, in any statute limiting or regulating the investment of sinking, trust and other funds of the Commonwealth, the deposits in savings banks and trust companies or other like funds shall be construed to denote the indebtedness of such city, town or district omitting debt created for supplying the inhabitants with water and deducting the amount of sinking funds available for the payment of such indebtedness. 1883, chap. 127.

Third, In the first mortgage bonds of any railroad company incorporated under the authority of any of the New England states and whose road is located wholly or in part in the same, and which is in possession of and operating its own road, and has earned and paid regular dividends for the two years next preceding such investment; or in the first mortgage bonds, guaranteed by such railroad company, of any railroad company so incorporated whose road is thus located; or in the bonds or notes of any railroad company incorporated under the laws of this Commonwealth and whose road is located wholly or in part therein, and is unencumbered by mortgage and which has paid a dividend of not less than five per cent. per annum for two years next preceding such investment; or in the note or notes of any citizen of this Commonwealth with a pledge as collateral of any of the aforesaid securities at no more than eighty per cent. of the par value thereof; or in the note or notes of any citizen of this Commonwealth with a pledge as collateral, shares of the capital stock of any railroad company incorporated under the authority of any of the New England states and whose road is located wholly or in part therein and which is in possession of and operating its own road and has earned and paid regular dividends of not less than five per cent. per annum on all its issues of capital stock for five years next preceding the date of such note or notes or any renewal thereof and at no more than seventy-five per cent. of the market value thereof, such note or notes to be made payable on demand and to be paid or renewed within one year of the date thereof; but street railway companies shall not be considered railroad companies within the meaning of this section. Railroad  
bonds.  
1881, 214, §§ 1, 4.  
Railroad Stock  
1887, chap. 196.

Savings banks and institutions for savings may invest in bonds or notes of the Old Colony Railroad Company issued according to law, notwithstanding the mortgages on that part of its railroad formerly belonging to the Boston, Clinton, Fitchburg and New Bedford Railroad Company. 1883, chap. 134.

1885, chap. 348.

Savings banks and institutions for savings may invest in the bonds and notes of the Fitchburg Railroad Company issued according to law, notwithstanding the mortgages now existing upon the Boston, Barre and Gardner Railroad.

1887, chap. 113.

Savings banks and institutions for savings may invest in the bonds and notes of the Fitchburg Railroad Company issued according to law.

1886, chap. 176.

Savings banks and institutions for savings may invest in the bonds and notes of the Worcester, Nashua and Rochester Railroad Company, issued according to law, notwithstanding the said railroad is leased to the Boston and Maine Railroad Company.

Bank stocks,  
and deposits in  
banks, etc.  
1876, 203, § 9,  
cl. 4.  
1881, 214, § 3.

Fourth, In the stock of any bank incorporated under the authority of this Commonwealth, or the stock of any banking association located in the New England states, and incorporated under the authority of the United States, or on the notes of any citizen of this Commonwealth, with a pledge as collateral of any of the aforesaid securities at no more than eighty per cent. of the market value and not exceeding the par value thereof: *provided*, that such corporation shall not hold, both by way of investment and as security for loans, more than one-quarter of the capital stock of any one bank or banking association, nor invest more than ten per cent. of its deposits, nor more than one hundred thousand dollars, in the capital stock of any such bank or association. Savings banks may deposit sums not to exceed twenty per cent. of the amount of their deposits, on call, in such banks or banking associations, or in any trust company, incorporated under the laws of this Commonwealth, which provides the same security as banking associations incorporated under the authority of the United States, and may receive interest for the same.

1886, chap. 95.

Savings banks and institutions for savings shall not hereafter deposit more than five per cent. of their total deposits in any one national bank, or trust company, nor an amount exceeding twenty-five per cent. of the capital stock and surplus of such national bank, or trust company.

Investments in  
the stock of  
banks limited.  
1882, chap. 224.

No savings bank or institution for savings shall hereafter invest or hold as collateral security more than three per cent. of its deposits in the stock of any one bank or banking association such as are described in the fourth clause of section twenty of chapter one hundred and sixteen of the Public Statutes. Any such savings bank or institution for savings which now has more than three per cent. of its deposits invested as aforesaid, shall reduce its investments therein to said limit, on or before the first day of July in the year eighteen hundred and eighty-three.

1883, chap. 202.

No savings bank or institution for savings shall hereafter invest,



or hold as collateral security, more than thirty-five per cent. of its deposits in the stock of banks and banking associations, such as are described in clause four, section twenty, of chapter one hundred and sixteen of the Public Statutes. Any such savings bank or institution for savings which now has more than thirty-five per cent. of its deposits invested as aforesaid, shall reduce its investments therein to said limit on or before the first day of July in the year eighteen hundred and eighty-five.

Fifth, In loans upon the personal notes of the depositors of the corporation, but not exceeding one-half of the amount of his deposit to a depositor; and in each such case the deposit and the book of the depositor shall be held by the corporation as collateral security for the payment of such loan.

Loans to depositors.  
1879, 57, § 1.

Sixth, If such deposits and income cannot be conveniently invested in the modes hereinbefore prescribed, not exceeding one-third part thereof may be invested in bonds or other personal securities, payable and to be paid at a time not exceeding one year, with at least two sureties, if the principal and sureties are all citizens of this Commonwealth and resident therein.

Personal securities.  
1876, 203, § 9,  
cl. 5.  
1886, chap. 69.

Clause six of section twenty of chapter one hundred and sixteen of the Public Statutes, relating to investments by savings banks and institutions for savings in bonds and other personal securities, is hereby amended by adding thereto the following words: "*provided*, that the total liabilities to any such corporation, of any person, or of any partnership, company or corporation for money borrowed upon personal security, including in the liabilities of a partnership or company not incorporated the liabilities of the several members thereof, shall at no time exceed five per cent. of such deposits and income."

Chap. 168, Acts  
of 1884.

Seventh, Ten per cent. of the deposits of any such corporation, but not exceeding two hundred thousand dollars, may be invested in the purchase of a suitable site and the erection or preparation of a suitable building for the convenient transaction of its business.

Corporation building and site.  
1876, 203, § 9,  
cl. 6.

Eighth, Any such corporation may hold real estate acquired by the foreclosure of any mortgage owned by it, or by purchase at sales made under the provisions of any such mortgage or upon judgments for debts due it, or in settlements effected to secure such debts; but all such real estate shall be sold by it within five years after the title thereof is vested in the corporation.

Real estate acquired by foreclosure, etc.  
1876, 203, § 26.  
See chap. 13,  
§ 20.

Any savings bank or institution for savings incorporated under the authority of this Commonwealth, may sell any real estate now held by it, which has been acquired by the foreclosure of any mortgage owned by it, or by purchase at sales made under the

1886, chap. 77.

provisions of any such mortgage, or upon judgment for debts due it or in settlements effected to secure such debts, at any time before the first day of July in the year eighteen hundred and eighty-eight : *provided, however,* that the commissioners of savings banks may, upon the petition of the board of investment of any savings bank or institution for savings, and for good cause shown, grant an additional time, notwithstanding any limit provided by the eighth clause of section twenty of chapter one hundred and sixteen of the Public Statutes, section one of chapter two hundred of the acts of the year eighteen hundred and eighty-two, and chapter fifty-two of the acts of the year eighteen hundred and eighty-three.

Exemption  
from taxation.  
1883, chap. 248.

The exemption from taxation granted to savings banks and institutions for savings by section twenty of chapter thirteen of the Public Statutes on account of real estate acquired by the completion of foreclosure, or by purchase under the provisions of the eighth clause of section twenty of chapter one hundred and sixteen of the Public Statutes, is hereby extended and shall be allowed for the term during which such real estate shall be held under the provisions of chapter fifty-two of the acts of the present year, or of any general law ; and the tax for the present year shall be assessed and collected in accordance with the provisions of this act.

Pledges of  
securities as  
collateral to  
remain valid.  
1876, 203, § 30.  
1878, 94, § 1.

Ninth, The provisions of this chapter shall not be construed to invalidate or in any manner impair the title of any corporation to any securities which have been or may be held by it in pledge or as security for a loan or indebtedness ; and the same shall be held for the purposes for which they were pledged ; and nothing herein contained shall require any such corporation to change any of its investments made before the first day of October in the year eighteen hundred and seventy-six.

No officer  
charged with  
the investment  
to borrow the  
funds of the  
corporation, or  
become surety.  
1876, 203, § 10.

SECT. 21. No member of a committee or board of investment, or officer of such corporation charged with the duty of investing its funds, shall borrow or use any portion thereof, be surety for loans to others, or in any manner, directly or indirectly, be an obligor for money borrowed of the corporation ; and if such member or officer becomes the owner of real estate upon which a mortgage is held by the corporation, his office shall become vacant at the expiration of sixty days thereafter, unless he has ceased to be the owner thereof, or has caused said mortgage to be discharged. Only one of the persons holding the offices of president, clerk, and treasurer shall at the same time be a member of the investing committee.

Savings banks,

SECT. 22. No such corporation, nor any person acting in its

behalf, shall negotiate, take, or receive a fee, brokerage, commission, gift, or other consideration for or on account of a loan made by or on behalf of such corporation, other than appears on the face of the note or contract by which such loan purports to be made; but nothing herein contained shall apply to any reasonable charge for services in the examination of titles and preparation of conveyances to such corporation as security for its loans. Whoever violates a provision of this section shall be punished by fine of not less than one hundred, nor more than one thousand dollars. All sums paid for services, fees, or otherwise to a member of the board of trustees shall be reported in detail at each regular meeting of the trustees.

etc., not to receive brokerage, etc., on account of a loan.  
Penalties.  
1876, 203, § 11.

SECT. 23. All applications for loans shall be made in writing, through the treasurer of the corporation, who shall keep a record thereof, showing the date, name of applicant, amount asked for, and the security offered, and he shall cause the same to be presented to the board of investment.

Applications for loans to be in writing, and record kept.  
1876, 203, § 12.

#### DIVIDENDS AND PAYMENTS.

SECT. 24. Every such corporation shall, at the time of making each semi-annual dividend, reserve as a guaranty fund, from the net profits which have accumulated during the six months then next preceding, not less than one eighth nor more than one-fourth of one per cent. of the whole amount of deposits, until such fund amounts to five per cent. of the whole amount of deposits, which fund shall be thereafter maintained and held to meet losses in its business from depreciation of its securities, or otherwise.

Guaranty fund to be created and maintained.  
1876, 203, § 13.

SECT. 25. The income or profit of every such corporation, after a deduction of all reasonable expenses incurred in the management thereof and the guaranty fund, shall be divided among its depositors or their legal representatives at times fixed by its by-laws in the following manner: Ordinary dividends shall be made every six months, and shall not exceed two and one-half per cent. on all sums which have been on deposit for six months preceding, or one and one-fourth per cent. on all sums which have been on deposit for three months preceding; and no ordinary dividend shall be declared or paid except as above provided, nor upon a deposit of less than three months' standing; and any such corporation may, by its by-laws, provide that no dividends shall be declared or paid on a less sum than three dollars, or on the fractional part of a dollar.

Net profit to be divided among depositors, and in what manner.  
1876, 203, § 14.

SECT. 26. If, at the time provided by the by-laws for making ordinary dividends, the net profits for the six months preceding, over and above the sum to be added to the guaranty

Dividend not to be paid unless net profits are one and one-half per



cent., except,  
etc.,  
1876, 203, § 15.  
1880, chap. 150.

Extra divi-  
dends may be  
paid once in  
every three  
years, when,  
etc.  
1876, 203, § 16.

No dividend to  
be declared or  
paid, until, etc.  
1876, 203, § 17.

Deposits, how  
withdrawn.  
Payments to  
minors.  
1876, 203, § 18.  
127 Mass. 183.

Payment on  
orders after  
death of draw-  
er.  
1885, 210, § 2.

Depositor may  
set off the  
amount of his  
deposits in pro-  
ceedings by the  
corporation.  
1878, 261, § 1.

When deposits  
are claimed by  
a person other  
than plaintiff,  
claimants may

fund, do not amount to one and one-half per cent. of the deposits, no dividend of the profits shall be declared or paid, except such as shall be approved in writing by the commissioners.

SECT. 27. Once in every term of three years, if the net profits accumulated over and above said guaranty fund and dividends amount to one per cent. of the deposits which have remained in such corporation for one year then next preceding, such net profits shall be divided among the depositors whose deposits have remained therein for one year at least then next preceding, in proportion to the amount of dividends which have been declared on their deposits during the three years then next preceding.

SECT. 28. No dividend shall be declared until the trustees cause an examination to be made, and find that the amount thereof has actually accrued; and no dividend or interest shall be paid unless authorized by a vote of the trustees after such examination.

SECT. 29. The principal deposits in such corporations may be withdrawn at such time and in such manner as the by-laws direct, but the deposits so withdrawn shall be deducted in each case from the amounts last deposited. Money deposited in the name of a minor may, at the discretion of the trustees or committee of investment, be paid to such minor or to the person making such deposit; and the same shall be a valid payment.

Savings banks and institutions for savings are hereby authorized and empowered to pay any savings bank order, drawn by any person who has funds on deposit to meet the same, notwithstanding the death of such drawer in the interval of time between signing such savings bank order and its presentation for payment when said presentation shall be made within thirty days after the date of such savings bank order; and at any subsequent period, provided the depositary has not received actual notice of the death of the drawer.

SECT. 30. A person indebted to any such corporation, whether his indebtedness is secured or not, may, in any proceeding for the collection thereof or for the enforcement of any security therefor, set off the amount of a deposit held and owned by him at the time of the commencement of such proceeding, and of the interest due thereon, except a deposit purchased or acquired from another after the commencement of proceedings in equity to restrain the corporation from doing its actual business.

SECT. 31. In actions against any such corporation for money on deposit therewith, if it appears that the same fund is claimed by another party than the plaintiff, whether by the husband or

wife of such plaintiff, or otherwise, the court, in which such action is pending, on the petition of the corporation and on such notice as the court considers proper to the plaintiff and to such claimants, may order the proceedings to be amended by making such claimants parties defendant thereto ; and thereupon the rights and interests of the several parties in and to said funds shall be heard and determined. Such deposits may remain with the corporation until final judgment, and shall be paid in accordance with the order of the court, or may be paid into court to await final judgment ; and, when so paid into court, the corporation shall be stricken out as a party to the action, and its liability for such deposit shall cease. The taxable costs of the corporation in such actions shall be in the discretion of the court, and may be charged upon the fund.

be made defendants, etc.  
Deposits may remain or be paid into court, etc.  
1876, 203, § 19.  
1877, 179.

SECT. 32. When a deposit is made in such corporation by any one in trust for another, the name and residence of the person for whom it is made shall be disclosed, and it shall be credited to the depositor as trustee for such person ; and if no other notice of the existence and terms of a trust has been given in writing to the corporation, in the event of the death of the trustee, the deposit, with the interest thereon, may be paid to the person for whom such deposit was made, or to his legal representative.

When a deposit is made in trust name, etc., of person for whom made, to be disclosed ; to whom payable in case of death.  
1876, 203, § 20.

SECT. 33. The treasurer of every such corporation, upon making up each semi-annual dividend, shall send written notice by mail to each depositor, who for six months then next preceding has not been entitled to a dividend on the whole amount standing to his credit, because the same exceeds the amount on which interest is allowed, specifying the amount not entitled to dividend.

Depositor to be notified when amount entitled to dividend is exceeded.  
1876, 203, § 21.

SECT. 34. Every such corporation shall once in five years publish, in some newspaper of the county where it is established, a list of the amounts standing to the credit of depositors who have not been entitled to dividends on the whole amount standing to their credit for two years then next preceding, because the same exceed the amount on which interest is allowed, with the names and last known residences of the persons to whose credit such amounts stand, which publication shall be continued in three successive papers.

List of amounts due depositors not entitled to dividend to be published once, in five years.  
1876, 203, § 22.

#### SPECIAL TRUST FUNDS.

SECT. 35. Any such corporation may receive on deposit to any amount funds in trust for the purpose of setting out shade-trees in streets and parks, and improving the same ; for purchasing lands for parks, and improving the same ; for maintaining cemeteries or cemetery lots, and for erecting and maintaining drinking fountains in public places, or for any or all of said purposes. Such

Funds in trust for parks, shade-trees, cemeteries and drinking fountains. Principal not to be withdrawn, and to be exempt from



attachment.  
1875, 174, § 1.

funds shall be placed on interest in such corporation, and the interest and dividends arising therefrom shall be paid semi-annually to such city, town or cemetery authorities as may be designated by the donors of said funds or the will of the person bequeathing the same, and shall be expended by such authorities within their respective cities, towns or cemeteries for any or all of said purposes, as may be specified by such donors or such will. No part of the principal of such funds shall be withdrawn or expended, and the same shall be exempt from attachment or levy on execution.

Probate courts  
may authorize  
executors, etc.,  
to deposit  
funds in trust  
for such pur-  
poses.  
1877, chap. 192.

SECT. 36. A judge of the probate court, after due notice and a hearing, if in his judgment it is expedient so to do, may authorize an executor, administrator or trustee holding money or other personal property for any of the purposes mentioned in the preceding section, to deposit such moneys or the avails arising from such personal property in any such corporation designated by the judge, to be held by it in the manner and for the uses and purposes mentioned in said section, and upon the trusts upon which said executor, administrator, or trustee, held the same; and upon the deposit of such money and its receipt and acceptance by such corporation the said executor, administrator or trustee shall be discharged from further care and responsibility therefor.

Statements of  
the amount  
thereof to be  
made every  
third year, etc.  
1875, 174, § 2.

SECT. 37. The funds held in accordance with the two preceding sections shall be known as the "Shade-Tree and Cemetery Fund," and the treasurer of the corporation in which they are deposited shall give a certificate of gift to each donor of such funds, and shall send by mail or deliver in the month of January in every third year after the first deposit to the mayor of any city, or the chairman of the selectmen of any town within the limits of which the interest and dividends of any such fund are to be expended, a written statement, signed by such treasurer, of the amount of funds on deposit for the purposes aforesaid, which statement shall be recorded in the office of the clerk of such city or town.

If the corpora-  
tion ceases to  
do business,  
these funds to  
be deposited in  
another.  
1875, 174, § 3.

SECT. 38. If a corporation holding such funds surrenders its charter or ceases to do business the supreme judicial court may order said funds to be transferred and deposited in some other such corporation upon the same trusts as aforesaid; and if the laws authorizing such corporations are repealed, the court may order said funds to be transferred and deposited in such banking institutions as it may deem proper, to be held upon the trusts aforesaid.

#### BOOKS AND RETURNS.

Board may  
prescribe man-  
ner of keeping  
and auditing  
books, etc.  
1880, 28, § 1.

SECT. 39. The commissioners may prescribe the manner and form of keeping and auditing the books and accounts of any such corporation.

SECT. 40. The treasurer of every such corporation shall annually within fifteen days after the last business day of October make a report to the commissioners, showing accurately the condition thereof at the close of business on said day. The report shall be in such form as the commissioners shall prescribe, and shall specify the following particulars; namely, name of corporation, and number of corporators; place where located; amount of deposits; amount of each item of other liability; public funds, including all United States, state, county, city, and town bonds, stating each particular kind, the par value, estimated market value and amount invested in each; loans on public funds, stating amount on each; bank stock, stating par value, estimated market value, and amount invested in each; loans on bank stock, stating amount on each; railroad bonds, stating par value, estimated market value, and amount invested in each; loans on railroad bonds, stating amount on each; estimated value of real estate, and amount invested therein; loans on mortgage of real estate; loans to counties, cities or towns; loans on personal security; cash on deposit in banks, with the names of such banks, and the amount deposited in each; cash on hand; the whole amount of interest or profits received or earned, and the rate and amount of each semi-annual dividend for the previous year; the times for dividends fixed by the by-laws; the average annual per cent. of dividends for the term ending at the time of and including the last extra dividend; the rates of interest received on loans; the total amount of loans bearing each specified rate of interest; the number of outstanding loans which are of an amount not exceeding three thousand dollars each, and the aggregate amount of the same; the number of open accounts; also the number and amount of deposits received; the number of deposits received of three hundred dollars or more at one time; the number and amount of withdrawals; the number of accounts opened, and the number of accounts closed, severally, for the previous year; and the annual expenses of the corporation; all of which shall be certified and sworn to by the treasurer. And five or more of the trustees shall certify and make oath that the report is correct according to their best knowledge and belief.

Treasurer to make annual report to board.  
Particulars to be stated in same.  
1876, 203, § 23.  
1877, chap. 159.

SECT. 41. Such annual reports shall also, when so required by the commissioners, state the number and amount of open accounts of fifty dollars and less, of those exceeding fifty dollars and not more than one hundred dollars, of those exceeding one hundred dollars and not more than two hundred dollars, of those exceeding two hundred dollars and not more than five

Additional statements may be required by the board.  
1880, 228, § 2.

hundred dollars, of those of one thousand dollars or more ; and of those to the credit of women, both adult and minor, guardians, religious and charitable associations, and in trust, respectively.

Blank forms of reports to be furnished. Commissioners to report to the general court. 1866, 192, § 3. 1876, 203, § 24. 1878, 253, § 2.

SECT. 42. The commissioners shall furnish blank forms of reports to every such corporation, and shall prepare annually from such reports, and communicate to the general court on or before the first Wednesday in January, a statement of the condition of each corporation from which a report has been received for the preceding year, and shall include therein a statement of the affairs of such corporations in the hands of receivers, and shall make such suggestions as they may deem expedient relative to the general conduct and condition of each of the corporations visited by them.

Treasurer to inform overseers of poor of deposits to the credit of a pauper. 1876, 203, § 25

SECT. 43. The treasurer of every such corporation shall, upon a written request signed by an overseer of the poor of a city or town, inform him of the amount, if any, deposited in the corporation to the credit of any person named in such request, who is a charge upon the Commonwealth or upon a city or town therein as a pauper ; and a treasurer who unreasonably refuses to give such information, or wilfully renders false information, shall forfeit fifty dollars for every such offence, to the use of the city or town upon which such pauper is a charge, or to the Commonwealth if the pauper is a charge upon the Commonwealth.

#### RECEIVERS.

(Acts of 1882, Chapter 77.)

Receivers to deposit books and papers with commissioners at end of year after settlement, ordered by court. 1882, 77, § 1. Chapt. 72, 1884. Commissioners to hold same.

Receivers of insolvent savings banks and institutions for savings shall, at the end of one year after final settlement ordered by the court, deposit with the commissioners of savings banks all books and papers of such insolvent savings banks and institutions for savings, including those relating to their receivership. And said commissioners shall receive and hold the same in some proper repository in the state house or Commonwealth building.

(CHAPTER 258, ACTS OF 1883.)

At the expiration of one year after final settlement ordered by the court, receivers of insolvent insurance companies and receivers of insolvent savings banks and institutions for savings shall report to the court the names and residences, when known, of the persons or parties entitled to any moneys or dividends from the estate of such corporations remaining in their hands uncalled for, with the amount due to each. The court shall thereupon order such notice to be given by the receivers



as justice may require, and upon the expiration of one year from the time of giving such notice the receivers shall in like manner report the amounts still uncalled for. Unless cause shall appear for decreeing otherwise, such amounts shall then be ordered to be paid into the treasury of the Commonwealth and schedules signed by the receivers shall at the same time be deposited with the treasurer and auditor of the Commonwealth setting forth the decree of the court and the names and residences, so far as known, of the persons or parties entitled thereto arranged in alphabetical order and the amount due to each. The auditor shall forthwith cause notice of such deposit to be mailed to such parties.

The deposit of books and papers required from receivers of insolvent corporations under the provisions of section one of chapter seventy-seven of the acts of the year eighteen hundred and eighty-two, shall be made at the time when the payment into the treasury of the Commonwealth of such unclaimed moneys or dividends is required by law to be made and not before.

Section one hundred seventy-three of chapter one hundred nineteen, and section forty-four of chapter one hundred sixteen of the Public Statutes are hereby repealed, but receivers of any insolvent savings bank or institution for savings in whose case final decree of distribution has been made at the passage of this act shall make payments into the treasury of the Commonwealth as required by the provisions of section forty-four of chapter one hundred sixteen of the Public Statutes notwithstanding, and persons or parties entitled to receive any portion of such sums or of the sums already paid into the treasury under the provisions of said section, or the acts of which they are a continuation may within two years from the passage of this act and persons or parties entitled to receive any portion of the sums paid into the treasury under the provisions of the first section of this act may within two years from the time of such deposit and notice given make claim to the auditor of the Commonwealth therefor. Upon establishing the validity of their claim, certification, warrant and payment shall follow as in case of other valid claims against the Commonwealth.

AN ACT AUTHORIZING THE USE OF COPIES OF THE RECORDS, BOOKS  
AND ACCOUNTS OF SAVINGS BANKS IN EVIDENCE.

(CHAP. 92, ACTS OF 1885.)

Copies from the records, books and accounts of a savings bank and institution for savings, incorporated under the laws of this Commonwealth, shall be competent evidence in all cases equally

with the originals thereof, if there is annexed to such copies an affidavit taken before a clerk of a court of record, or notary public, under the seal of such court or notary public, setting forth that the affiant is the officer having charge of the original records, books and accounts and that such copy is true and correct and is full so far as it relates to the subject matter therein referred to.

AN ACT CONCERNING UNCLAIMED DEPOSITS IN SAVINGS BANKS.

(CHAP. 319, ACTS OF 1887.)

SEC. 1. The treasurer of every savings bank shall within fifteen days after the last business day of October in the year eighteen hundred and eighty-seven, and every fifth year thereafter, return to the commissioners of savings banks a sworn statement containing the name, the amount standing to his credit, the last known place of residence or post-office address and the fact of death, if known to such treasurer, of every depositor who shall not have made a deposit therein or withdrawn therefrom any part of his deposit, or any part of the interest thereon, for a period of more than twenty years next preceding; and the treasurers of such savings banks shall give notice of these deposits in one or more newspapers published in or nearest to the city or town where such banks are located, at least once a week for three weeks in succession: *provided, however*, that this act shall not apply to the deposit made by or in the name of any person known to the bank to be living or to any deposit which, with the accumulations thereon, shall be less than twenty-five dollars.

SECT. 2. The commissioners of savings banks shall incorporate in their annual report, or in a supplementary annual report, each return which shall have been made to them as provided in section one.

SECT. 3. The treasurer of any savings bank neglecting or refusing to make the sworn return required by section one shall be subject to a fine of one hundred dollars.



## P. S., CHAPTER 117.

[WITH AMENDMENTS AND ADDITIONAL LEGISLATION NOTED IN MARGIN.]

### SECTION

1. Corporations for accumulation of savings of members and lending funds to members.
2. Agreement, what to set forth.
3. Name.
4. Corporation, how organized.
5. Limit of capital. Plans of issuing stock, etc.
6. By-laws. Officers to hold office until successors are elected. Office of secretary and treasurer may be held by one person.
7. Monthly meetings. Dues.
8. Withdrawal of shares.
9. Shares, when matured.

### SECTION.

10. Moneys to be lent by monthly sales; how invested, if unsold.
11. Premiums.
12. Interest.
13. Security.
14. Payment. Partial payments.
15. Fines. Forfeiture of shares.
16. Recovery of loan.
17. Books of account. Duties of treasurer, etc.
18. Distribution of profits and losses. Guaranty Fund.
19. Corporation may buy and sell real estate.
20. Powers of savings-bank commissioners.

SECTION 1. Twenty-five or more persons who associate themselves together by an agreement in writing, with the intention of forming a corporation for the purpose of accumulating the savings of its members paid into such corporation in fixed periodical instalments, and lending to its members the funds so accumulated, shall be and remain a corporation upon complying with the provisions of the three following sections.

SECT. 2. The agreement shall set forth the fact that the subscribers thereto associated themselves with the intention of forming a corporation; the name by which the corporation shall be known; the purpose for which it is formed; the town or city, which shall be within this Commonwealth, in which it is located; and the limit of capital to be accumulated.

SECT. 3. The name shall be one not previously in use by any existing corporation established under the laws of this Commonwealth, and shall be changed only by act of the General Court. The words "co-operative saving fund and loan association" shall form a part of the name.

Section three of chapter one hundred and seventeen of the Public Statutes, relative to the name of co-operative saving fund and loan associations, is hereby amended by striking out the words "co-operative saving fund and loan association," in the fourth line, and inserting in place thereof the words "Co-operative Bank."

Corporations for accumulation of savings of members and lending funds to members.  
1877, 224, § 1.

Agreement, what to set forth.  
1877, 224, § 2.

Name.  
1877, 224, § 3.

"Co-operative saving fund and loan associations" to be known as "Co-operative Banks."  
1883, 98.

Public Statutes  
117. Title  
amended.  
1883, 98.

The title of said chapter one hundred and seventeen of the Public Statutes is hereby amended by striking out the words "Saving Fund and Loan Associations," and inserting in place thereof the word "Banks."

Co-operative  
banks  
1883, 98.

The names of all co-operative saving fund and loan associations heretofore organized are hereby changed by striking out in each the words "saving fund and loan association," and inserting in place thereof the word "bank," and they shall hereafter be known as "co-operative banks."

Third section  
to take effect  
July 1, 1883.

The first and second sections of this act shall take effect upon its passage, and the third section upon the first day of July in the year eighteen hundred and eighty-three.

Corporation,  
how organized.  
1877, 224, § 4.

SECT. 4. The provisions of sections eighteen, twenty, and twenty-one of chapter one hundred and six shall apply to such corporations, except that, in the certificate signed by the secretary of the Commonwealth, the limit of capital to be accumulated, as fixed in the agreement of association, shall be inserted, instead of the amount of the capital, that the certificate required by said section twenty-one to be filed and recorded may be signed and sworn to by the presiding and financial officers, and a majority at least of the officers possessing the powers of directors by whatever name they may be called, and that the fees to be paid for filing and recording the certificates required by said section twenty-one, including the issuing of the certificate of organization, shall be five dollars.

Limit of capital.  
1887, 216, § 1.

SECT. 5. The capital to be accumulated shall not exceed one million dollars, and shall be divided into shares of the ultimate value of two hundred dollars each. The limitation of capital to be accumulated in any co-operative bank now organized or hereafter formed under the provisions of chapter one hundred and seventeen of the Public Statutes shall be held to apply to capital actually paid in, and no such bank shall be restrained from issuing shares so long as the capital actually paid in on shares is not in excess of one million dollars. The shares may be issued in quarterly, half-yearly, or yearly series, in such amounts and at such times as the members may determine. No person shall hold more than twenty-five shares in the capital of any one such corporation. No shares of a prior series shall be issued after the issue of a new series.

Plans of issuing  
stock, etc.  
1877, 224, § 5.

By-laws.  
Officers to hold  
office until successors  
are  
elected.  
1877, 224, §§ 6,  
16.

SECT. 6. The number, title, duties and compensation of the officers of the corporation, their terms of office, the time of their election, as well as the qualifications of electors, and time of each periodical meeting of the officers and members, shall be determined by the by-laws; but no member shall be entitled to

more than one vote at any election. All officers shall continue in office until their successors are duly elected, and no corporation shall expire from neglect on its part to elect officers at the time prescribed by the by-laws.

In any co-operative bank now or hereafter formed under the provisions of chapter one hundred and seventeen of the Public Statutes, the offices of secretary and treasurer may be held by one and the same person.

One person may be both secretary and treasurer.  
1885, 121, § 1.

SECT. 7. The officers shall hold stated monthly meetings. At or before each of these meetings every member shall pay to the corporation, as a contribution to its capital, one dollar as dues upon each share held by him until the share reaches the ultimate value of two hundred dollars, or is withdrawn, cancelled, or forfeited. Payment of dues on each series shall commence from its issue.

Monthly meetings. Dues.  
1877, 224, §§ 5, 7, 9.  
1881, 271, § 1, cl. 3.

SECT. 8. A member may withdraw his unpledged shares at any time by giving thirty days' notice of his intention so to do, written in a book held and provided by the corporation for that purpose. Upon such withdrawal the shareholder's account shall be settled as follows: — From the amount then standing to the credit of the shares to be withdrawn there shall be deducted all fines, a proportionate part of any unadjusted loss, together with such proportion of the profits previously credited to the shares as the by-laws may provide, and such shareholders shall be paid the balance: *provided*, that at no time shall more than one-half of the funds in the treasury be applicable to the demands of withdrawing members without the consent of the directors. The directors may at their discretion, under rules made by them, retire the unpledged shares of any series at any time after four years from the date of their issue, by enforcing the withdrawal of the same; but whenever there shall remain in any series, at the expiration of five years after the date of its issue, an excess above one hundred unpledged shares, then it shall be the duty of the directors to retire annually twenty-five per centum of such excess existing at said expiration of five years after the date of its issue, so that not more than one hundred unpledged shares shall remain in such series at the expiration of nine years from the date of its issue, and thereafter the directors may in their discretion retire such other unpledged shares as they consider the best interests of the bank to require: *provided*, that whenever under the provisions of this section the withdrawal of shares is to be enforced the shares to be retired shall be determined by lot, and the holders thereof shall be paid the full value of their shares, less all fines and a proportionate part of any unadjusted loss; *provided also*,

Withdrawal of shares.  
1887, 216, § 2, 3.



that shares pledged for share loans shall be treated as unpledged shares.

Shares may be issued in the name of a minor, and if so issued may, at the discretion of the directors, be withdrawn, in manner as provided in section two of this act, by such minor, the parent or guardian of such minor, and in either case payments made on such withdrawals of shares shall be valid. When a share or shares are held by any one in trust for another, the name and residence of the person for whom such share or shares are held shall be disclosed; and the account shall be kept in the name of such holder as trustee for such person; and, if no other notice of the existence and terms of such trust has been given in writing to the corporation, in the event of the death of the trustee, such shares may be withdrawn by the person for whom such deposit was made or by his legal representatives.

Shares, when  
matured.  
1881, 271, § 1,  
cl. 3.  
1887, 216, 5.

SECT. 9. When each unpledged share of a given series reaches the value of two hundred dollars, all payments of dues thereon shall cease, and the holder thereof shall be paid out of the funds of the corporation two hundred dollars thereof, with interest at the rate of six per cent. a year from the time of such maturity to the time of payment: *provided*, that at no time shall more than one-half of the funds in the treasury be applicable to the payment of such matured shares without the consent of the directors; *provided further*, that when any series of shares, either pledged or unpledged, reaches maturity between the dates of adjustment of profits, or whenever shares are retired between such dates, the holders of such shares shall in addition to the value thereof, be entitled to interest at the rate of six per cent. per annum for all full months from the date of the preceding adjustment.

Amendment.  
1882, 251.

Chapter one hundred and seventeen of the Public Statutes is amended as follows, by adding to section nine the following words: "And that before paying matured shares all arrears and fines shall be deducted."

Moneys to be  
lent by month-  
ly sales; how  
invested, if un-  
sold.  
1877, 224, § 7.  
1881, 271, § 1,  
cl. 4.

SECT. 10. The moneys accumulated, after due allowance made for all necessary and proper expenses and for the withdrawal of shares, shall at each stated monthly meeting be offered to the members according to the premiums bid by them for priority of right to a loan. Each member whose bid is accepted shall be entitled, upon giving proper security, to receive a loan of two hundred dollars for each share held by him, or such fractional part of two hundred dollars as the by-laws may allow. If a balance of money remains unsold after a monthly sale, the directors may invest the same in any of the securities named<sup>1</sup> in the second clause of section twenty of chapter one hundred and sixteen.



SECT. 11. Premiums for loans shall consist of a percentage charged on the amount lent in addition to interest, and shall be deemed to be a consideration paid by the borrower for the present use and possession of the future or ultimate value of his shares, and shall, together with interest and fines, be received by the corporation as a profit on the capital invested in the loan, and shall be distributed to the various shares and series of said capital as hereinafter provided.

Premiums,  
1877, 224, § 12.

SECT. 12. A borrowing member, for each share borrowed upon, shall, in addition to his dues and monthly premium, pay monthly interest on his loan at the rate of six per cent. per annum until his shares reach the ultimate value of two hundred dollars each, or the loan has been repaid; and when said ultimate value is reached, said shares and loan shall be declared cancelled and satisfied, and the balance, if any, due upon the shares shall be paid to the member.

Interest.  
1881, 271, § 1,  
cl. 3.

Any corporation organized under said chapter one hundred and seventeen may provide in its by-laws that the bid for loans at its stated monthly meeting shall, instead of a premium, be a rate of annual interest upon the sum desired, payable in monthly instalments. Such bids shall include the whole interest to be paid, and may be at any rate not less than five per centum per annum.

Acts of 1882.  
Chap. 251, § 2.

SECT. 13. For every loan made, a note secured by first mortgage of real estate shall be given, accompanied by a transfer and pledge of the shares of the borrower. The shares so pledged shall be held by the corporation as collateral security for the performance of the conditions of said note and mortgage. Said note and mortgage shall recite the number of shares pledged and the amount of money advanced thereon, and shall be conditioned for the payment, at the stated meetings of the corporation, of the monthly dues on said shares, and the interest and premium upon the loan, together with all fines on payments in arrears until said shares reach the ultimate value of two hundred dollars each, or said loan is otherwise cancelled or discharged: *provided*, that the shares, without other security, may, in the discretion of the directors, be pledged as security for loans, to an amount not exceeding their value as adjusted at the last adjustment and valuation of shares before the time of the loan.

Security.  
1877, 224, § 8.  
1881, 271, § 1,  
cl. 1.

If the borrower neglects to offer security satisfactory to the directors within the time prescribed by the by-laws, his right to the loan shall be forfeited, and he shall be charged with one month's interest and one month's premium at the rate bid by him, together with all expenses, if any, incurred; and the money ap-

propriated for such loan may be re-loaned at the next or any subsequent meeting.

Payment.  
1877, 224, § 11.  
1887, 216, 4.

SECT. 14. A borrower may repay a loan at any time, upon application to the corporation, whereupon, on settlement of his account, he shall be charged with the full amount of the original loan, together with all monthly instalments of interest, premium, and fines in arrears, and shall be given credit for the withdrawing value of his shares pledged and transferred as security; and the balance shall be received by the corporation in full satisfaction and discharge of said loan: *provided*, that all settlements made at periods intervening between stated meetings of the directors shall be made as of the date of the stated meetings next succeeding such settlement; and *provided*, that a borrower desiring to retain his shares and membership may at his option repay his loan without claiming credit for said shares, whereupon said shares shall be re-transferred to him, and shall be free from any claim by reason of said cancelled loan. Partial payment of loans on real estate made by any co-operative bank may be received in sums of fifty dollars or any multiple thereof; and for each two hundred dollars so repaid one share of stock shall be released from pledge.

Fines, forfeiture of shares.  
1877, 224, § 13.

SECT. 15. Members who make default in the payment of their monthly dues, interest and premiums shall be charged a fine not exceeding two per cent. a month on each dollar in arrears. No fines shall be charged after the expiration of six months from the first lapse in any such payment, nor upon a fine in arrears. The shares of a member who continues in arrears more than six months shall, at the option of the directors, if the member fails to pay the arrears within thirty days after notice, be declared forfeited, and the withdrawing value of the shares at the time of the first default shall be ascertained, and, after deducting all fines and other legal charges, the balance remaining shall be transferred to an account to be designated the "Forfeited Share Account," to the credit of the defaulting member. Said member, if not a borrower, shall be entitled, upon thirty days' notice, to receive the balance so transferred without interest from the time of the transfer, in the order of his turn, out of the funds appropriated to the payment of withdrawals. All shares so forfeited or transferred shall cease to participate in any profits of the corporation accruing after the last adjustment and valuation of shares before said first default.

Recovery of loan.  
1882, 251.

SECT. 16. If a borrowing member is in arrears for dues, interest, premium or fines for more than six months, the directors may, at their discretion, declare the shares forfeited, after one month's

notice, if the arrears continue unpaid. The account of such borrowing member shall then be debited with the arrears of interest "premium" and fines of date of forfeiture, and the shares shall be credited upon the loan at their withdrawing value. The balance of the account may, and after six months shall, be enforced against the security, and be recovered as secured debts are recovered at law.

Amendment.  
1885, 121, § 4.

SECT. 17. The general accounts of every such corporation shall be kept by double entry. All moneys received by the corporation from each member shall be receipted for by persons designated by the directors, in a pass-book provided by the corporation for the use of, and to be held by, the member; and said pass-book shall be plainly marked with the name and residence of the holder thereof, the number of shares held by him, and the number or designation of the series or issue to which said shares respectively belong, and the date of the issue of such series. All moneys so received shall be originally entered by the proper officer in a book to be called the "cash-book," to be provided by the corporation for the purpose, and the entries therein shall be so made as to show the name of the payer, the number of shares, the number or designation of the series or issues of the particular share or shares so entered, together with the amount of dues, interest, premiums and fines paid thereon, as the case may be. Each payment shall be classified and entered into a column devoted to its kind. Said cash-book shall be closed after the termination of each stated meeting, and shall be an exhibit of the receipts of all moneys paid at said meeting. All payments made by the corporation for any purpose whatsoever shall be by order, check or draft upon the treasurer, signed by the president and secretary, and endorsed by the persons in whose favor the same are drawn. The name of the payee, the amount paid, and the purpose, object or thing for which the payment is made, together with its date, shall be entered on the margin of said order, check or draft. The treasurer shall dispose of and secure the safe keeping of all moneys, securities, and property of the corporation, in the manner designated by the by-laws, and the treasurer and secretary shall give such security for the faithful performance of their respective duties as the by-laws may direct.

Books of account. Duties of treasurer, etc.  
1877, 224, § 14.

SECT. 18. The profits and losses may be distributed annually, semi-annually or quarterly, to the shares then existing, but shall be distributed at least once in each year, and whenever a new series of shares is to be issued. Profits and losses shall be distributed to the various shares existing at the times of such

Distribution of profits and losses.  
1881, 271, § 1, cl. 2.



distribution, in proportion to their value at that time, and shall be computed upon the basis of a single share fully paid to the date of distribution. Losses shall be apportioned immediately after their occurrence.

Guarantee  
Fund to be  
reserved from  
profits.  
1885, 121.

At each periodical distribution of profits the directors shall reserve as a guaranty fund a sum not less than one nor more than five per cent. of the net profits accruing since the next preceding adjustment, until such fund amounts to five per cent. of the dues capital, which fund shall thereafter be maintained and held; and said fund shall be at all times available to meet losses in the business of the corporation from depreciation of its securities or otherwise.

Corporation  
may buy and  
sell real estate.  
1877, 224, § 17.

SECT. 19. Any such corporation may purchase at any sale, public or private, any real estate upon which it may have a mortgage, judgment, lien or other incumbrance, or in which it may have an interest; and may sell, convey, lease or mortgage, at pleasure, the real estate so purchased to any person or persons whatsoever. All real estate so acquired shall be sold within five years from the acquisition of the title thereto.

Powers of sav-  
ings bank  
commissioners.  
1879, 129, §§ 1, 2.

SECT. 20. The commissioners of savings banks shall perform, in reference to every such corporation, the same duties, and shall have the same powers, as are required of or given to them in reference to saving banks, and shall annually make report to the general court of such facts and statements respecting such associations, and in such forms as they deem that the public interest requires. Every officer of such corporation shall answer truly all inquiries made, and shall make all returns required by the commissioners.







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ABSTRACT OF ANNUAL REPORTS  
OF THE  
SAVINGS BANKS AND INSTITUTIONS  
FOR SAVINGS,

SHOWING THEIR

CONDITION AT THE CLOSE OF BUSINESS,  
31ST OF OCTOBER, 1887,

MADE IN CONFORMITY TO THE REQUIREMENTS OF SECTIONS 40 AND 41,  
CHAPTER 116, PUBLIC STATUTES.

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## ABINGTON SAVINGS BANK—ABINGTON.

Incorporated 1853. Number of corporators, 65.

Z. N. WHITMARSH, *President*.GEO. A. BEAL, *Treasurer*.GEO. A. BEAL, *Clerk*.

Names of committee charged with the investment of its funds :

Z. N. WHITMARSH,

HENRY A. NOYES,

WM. BROWN,

JOS. L. GREENWOOD,

BELA T. NASH,

OTIS W. SOULE.

Open for business every business day, 9 A.M. to 12 M., and 1 to 4 P.M.

## STATEMENT.

ASSETS.		LIABILITIES.	
Public funds as per Schedule A, . . . . .	\$108,458 65	Deposits, . . . . .	\$1,347,147 23
Loan on public funds, . . . . .	5,000 00	Earnings undivided, . . . . .	19,582 90
Bank stock as per Schedule B, . . . . .	134,766 00	Guaranty fund, . . . . .	41,700 00
Loans on bank stock, . . . . .	8,100 00	Real estate income	
Railroad bonds, . . . . .	46,813 58	account, . . . . .	283 29
Real estate (for banking pur-			
poses), . . . . .	56,000 00		
Real estate by foreclosure, . . . . .	5,000 00		
Loans on real estate, . . . . .	827,823 88		
Loans on personal security, . . . . .	111,998 82		
Loans to counties, cities or towns			
(notes), . . . . .	56,000 00		
Deposits in banks, on interest, . . . . .	37,386 72		
Suspense account, . . . . .	303 47		
Expense account, . . . . .	92 99		
Taxes and insurance paid, . . . . .	337 29		
Furniture and fixtures, . . . . .	1,700 00		
Store fixtures, . . . . .	1,800 00		
Cash on hand, . . . . .	7,132 02		
	\$1,408,713 42		\$1,408,713 42

## Loan on Public Funds :—

On \$6,000 City of Cleveland, Ohio, 7s, . . . . . \$5,000 00

## Loans on Bank Stock, amount on each :—

On 100 shares Fourth National Bank, Boston, . . . . . \$8,000 00

On 3 shares Abington National Bank, Abington, . . . . . 100 00

Invested in real estate (for banking purposes), . . . . . \$56,000 00

Estimated value of the same, . . . . . 56,000 00

Assessed value of the same, . . . . . 39,000 00

Net income received from same during year ending Oct. 31, 1887, . . . . . 2,226 12

Value (by books) of other real estate, held by foreclosure or otherwise, . . . . . 5,000 00

Assessed value of the same, . . . . . 5,400 00

Net income received from same during year ending Oct. 31, 1887, . . . . . 185 00

Number of outstanding loans which are of an amount not exceeding \$3,000

each, . . . . . 616



Aggregate amount of the same, . . . . .	\$590,650 88
Amount of investments from which no income is received, . . . . .	14,360 98

## Cash on Deposit in Banks, amount in each:—

Abington National Bank, Abington, . . . . .	\$22,218 13
National Bank of Redemption, Boston, . . . . .	15,168 59

Whole amount of interest or profits received or earned during year ending Oct. 31, 1887, . . . . .	\$72,548 31
Rate and amount of each semi-annual dividend for the year ending Oct. 31, 1887, . . . . .	2½ per cent., { 28,541 83
	2½ per cent., { 29,025 75
Times for the dividends fixed by the by-laws: first Tuesday in April and October.	

Number and amount of deposits (not including dividends) received during the year ending Oct. 31, 1887, . . . . .	1,892 198,165 61
Number and amount of deposits of and exceeding \$300 at any one time during the year ending Oct. 31, 1887, . . . . .	176 97,822 46
Number and amount of withdrawals (including dividends) during the year ending Oct. 31, 1887, . . . . .	1,733 210,415 03
Number of accounts opened during the year ending Oct. 31, 1887, . . . . .	406
Number of accounts closed during the year ending Oct. 31, 1887, . . . . .	303
Amount of expenses of the corporation during the year ending Oct. 31, 1887, . . . . .	2,559 40
Amount of treasurer's bond, . . . . .	20,000 00
Date of examination by commissioner: August 2.	

*Total amount of Loans with each specified Rate of Interest, including Deposits in Banks on Interest.*

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$37,386 72	2½ per cent.	\$5,000 00	4½ per cent.	\$42,750 00	5½ per cent.
74,360 98	4 “	253,100 00	5 “	587,711 72	6 “
25,000 00	4¼ “	11,000 00	5¼ “	10,000 00	6½ “

*Classification of Depositors' Accounts.*

	Number.	Amount.
Whole number, . . . . .	3,324	—
Of \$50 or less, . . . . .	801	\$16,245 97
Exceeding \$50 and not more than \$100, . . . . .	339	23,602 05
Exceeding \$100 and not more than \$200, . . . . .	452	62,898 70
Exceeding \$200 and not more than \$500, . . . . .	643	211,564 06
Exceeding \$500 and less than \$1,000, . . . . .	544	366,990 70
Of \$1,000 or more, . . . . .	545	665,845 75
To the credit of women, both adult and minor, . . . . .	1,731	623,605 36
To the credit of guardians, . . . . .	40	22,659 57
To the credit of religious and charitable associations, . . . . .	22	10,693 07
In trust, . . . . .	208	115,733 76

*Schedule A—Detailed Statement of Public Funds.*

	Par Value.	Estimated Market Value.	Amount Invested.
City of Meriden, Conn., 7s, . . .	\$20,000	\$20,850 00	\$20,000 00
of Bangor, Me., 6s, . . .	10,000	10,900 00	10,000 00*
of Portland, Me., 6s, . . .	7,000	8,470 00	7,000 00*
of Springfield, Ohio, 5s, . . .	5,000	5,267 50	5,783 75*
of Fort Wayne, Ind., 6s, . . .	5,000	5,600 00	6,050 00*
of Boston, Mass., 4s, . . .	15,000	15,000 00	15,000 00
of Fall River, Mass., 6s, . . .	25,000	30,940 00	25,924 90
of Holyoke, Mass., 7s, . . .	5,000	5,300 00	5,000 00
Town of Abington, Mass., 4s, . . .	10,000	10,375 00	10,700 00
of Abington, Mass., 4½s, . . .	3,000	3,013 80	3,000 00
	\$105,000	\$115,716 30	\$108,458 65

*Schedule B—Detailed Statement of Bank Stocks.*

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
66	Abington N'l Bank, Abington,	\$6,600	\$8,316 00	\$8,316 00
40	First Nat'l Bank, Adams, . . .	4,000	6,000 00	4,000 00
38	First Nat'l Bank, Danvers, . . .	2,850	3,420 00	2,850 00
32	Old Colony N'l B'k, Plymouth,	3,200	4,800 00	3,200 00
74	Boston Nat'l Bank, Boston, . . .	7,400	8,806 00	7,400 00
75	Blackstone Nat'l Bank, Boston,	7,500	8,137 50	7,500 00
12	Central Nat'l Bank, Boston, . . .	1,200	1,560 00	1,200 00
25	Continental Nat'l Bank, Boston,	2,500	2,962 50	2,500 00
19	Nat'l Eagle Bank, Boston, . . .	1,900	1,900 00	1,900 00
59	Eliot Nat'l Bank, Boston, . . .	5,900	7,552 00	5,900 00
50	Globe Nat'l Bank, Boston, . . .	5,000	4,562 50	5,000 00
150	Howard Nat'l Bank, Boston, . . .	15,000	16,162 50	15,000 00
50	Hamilton Nat'l Bank, Boston, . .	5,000	6,125 00	5,000 00
68	N'l Hide & Leather B'k, Boston,	6,800	7,786 00	6,800 00
100	Merchants' Nat'l Bank, Boston,	10,000	13,950 00	10,000 00
60	Metropolitan N'l Bank, Boston,	6,000	6,810 00	6,000 00
38	Mt. Vernon Nat'l Bank, Boston,	3,800	5,134 50	3,800 00
22	North Nat'l Bank, Boston, . . .	2,200	2,882 00	2,200 00
45	N'l B'k of the Republic, Boston,	4,500	6,300 00	4,500 00
110	N'l B'k of Redemption, Boston,	11,000	13,997 50	11,000 00
50	Second Nat'l Bank, Boston, . . .	5,000	7,500 00	5,000 00
10	Shoe & Leather N'l B'k, Boston,	1,000	1,010 00	1,000 00
32	State Nat'l Bank, Boston, . . .	3,200	3,720 00	3,200 00
48	Traders' Nat'l Bank, Boston, . .	4,800	4,524 00	4,800 00
20	Third Nat'l Bank, Boston, . . .	2,000	2,010 00	2,000 00
47	Nat'l Webster Bank, Boston, . . .	4,700	4,823 37	4,700 00
		\$133,050	\$160,751 37	\$134,766 00

\* These were legal investments when made.

*Railroad Bonds.*

	Par Value.	Estimated Market Value.	Amount Invested.
Eastern R.R. 6s, . . . . .	\$50,000	\$61,000 00	\$40,661 08*
Old Colony R.R. 7s, . . . . .	5,000	5,775 00	5,000 00
Leeds & Farmington R.R. 6s, . . . . .	1,000	1,120 00	1,152 50
	\$56,000	\$67,895 00	\$46,813 58

## COMMONWEALTH OF MASSACHUSETTS.

PLYMOUTH, ss., Nov. 15, 1887.

Personally appeared Geo. A. Beal, Treasurer of the Abington Savings Bank, and made oath that the foregoing statement, by him subscribed, is a true and correct statement of all the resources and liabilities of said institution, and that the answers made by him to the foregoing interrogatories contain the whole truth in reference to the matters to which they relate, according to his best knowledge and belief.

Before me,

OTIS W. SOULE, *Justice of the Peace.*

PLYMOUTH, ss., Nov. 15, 1887.

Personally appeared Z. N. Whitmarsh, Wm. Brown, Bela T. Nash, Jos. L. Greenwood and Henry A. Noyes, being five or more of the trustees of said corporation, and severally made oath that they have made an examination of the affairs of the bank; that the books and records of said institution indicate the state of affairs as above attested by their treasurer; and that they believe said statement to be true.

Before me,

OTIS W. SOULE, *Justice of the Peace.*

\* This was a legal investment when made.

## AMHERST SAVINGS BANK — AMHERST.

Incorporated 1864. Number of corporators, 13.

E. F. COOK, *President.*GEO. CUTLER, *Clerk.*S. C. CARTER, *Treasurer.*

Names of committee charged with the investment of its funds :

E. F. COOK,

B. F. KENDRICK,

E. D. BANGS,

JAMES HASTINGS.

WM. E. BRIDGEMAN,

Open for business every business day, 9 A.M. to 12 M., and 1.30 to 4 30 P.M.

## STATEMENT.

ASSETS.		LIABILITIES.	
Public funds as per Schedule A,	\$101,440 00	Deposits, . . . . .	\$1,063,382 80
Loans on public funds, . . . . .	1,185 00	Earnings undivided, . . . . .	29,530 79
Bank stock as per Schedule B, . . . . .	199,653 51	Guaranty fund, . . . . .	32,606 05
Loans on bank stock, . . . . .	3,750 00	Suspense account, . . . . .	549 19
Railroad bonds, . . . . .	85,000 00		
Real estate (for banking purposes), . . . . .	15,000 00		
Loans on real estate, . . . . .	567,857 94		
Loans on personal security, . . . . .	73,646 00		
Loans to counties, cities or towns (notes), . . . . .	34,200 00		
Deposits in banks, on interest, . . . . .	38,435 45		
Deposits in banks, not on interest, . . . . .	5,000 00		
Cash on hand, . . . . .	900 93		
	<u>\$1,126,068 83</u>		<u>\$1,126,068 83</u>

Loans on Public Funds, amount on each : —

On \$500 United States 4s, . . . . .	\$435 00
On \$1,000 United States 4s, . . . . .	750 00

Loans on Bank Stock, amount on each : —

On 3 shares Northampton National Bank, Northampton, . . . . .	\$300 00
On 4 shares Third National Bank, Springfield, . . . . .	400 00
On 10 shares First National Bank, Amherst, . . . . .	550 00
On 15 shares First National Bank, Amherst, . . . . .	} 2,500 00
On 20 shares Palmer National Bank, Palmer, . . . . .	

Invested in real estate (for banking purposes), . . . . .	\$15,000 00
Estimated value of the same, . . . . .	15,000 00
Assessed value of the same, . . . . .	9,100 00
Net income received from same during year ending Oct. 31, 1887, . . . . .	983 71
Number of outstanding loans which are of an amount not exceeding \$3,000 each, . . . . .	404
Aggregate amount of the same, . . . . .	329,519 00
Amount of investments from which no income is received, . . . . .	500 00



Cash on Deposit in Banks, amount in each :—

First National Bank, Holyoke, . . . . .	\$10,000 00
First National Bank, Northampton, . . . . .	10,000 00
First National Bank, Amherst, . . . . .	13,435 45
Chapin National Bank, Springfield, . . . . .	10,000 00

Whole amount of interest or profits received or earned during year ending		
Oct. 31, 1887, . . . . .		\$54,495 24
Rate and amount of each semi-annual dividend for the year	} 2 per cent., { 2½ per cent., {	19,296 30
ending Oct. 31, 1887, . . . . .		22,645 13
Times for the dividends fixed by the by-laws: January 1 and July 1.		
Number and amount of deposits (not including dividends) received		
during the year ending Oct. 31, 1887, . . . . .	2,283	211,542 34
Number and amount of deposits of and exceeding \$300 at any one		
time during the year ending Oct. 31, 1887, . . . . .	177	97,271 72
Number and amount of withdrawals (including dividends) during the		
year ending Oct. 31, 1887, . . . . .	1,772	175,482 04
Number of accounts opened during the year ending Oct. 31, 1887, . . . . .		375
Number of accounts closed during the year ending Oct. 31, 1887, . . . . .		371
Amount of expenses of the corporation during the year ending Oct. 31, 1887, . . . . .		2,460 20
Amount of treasurer's bond, . . . . .		5,000 00
Date of examination by commissioner: July 23.		

Total amount of Loans with each specified Rate of Interest, including Deposits in Banks on Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$38,435 00	4 per cent.	\$526,805 00	5 per cent.	\$80,995 39	6 per cent.
30,700 00	4½ “	35,305 00	5½ “	6,834 00	7 “

Classification of Depositors' Accounts.

	Number.	Amount.
Whole number, . . . . .	3,137	—
Of \$50 or less, . . . . .	1,181	\$17,495 70
Exceeding \$50 and not more than \$100, . . . . .	352	22,250 36
Exceeding \$100 and not more than \$200, . . . . .	339	58,397 90
Exceeding \$200 and not more than \$500, . . . . .	443	173,067 59
Exceeding \$500 and less than \$1,000, . . . . .	436	288,456 26
Of \$1,000 or more, . . . . .	386	503,714 99
To the credit of women, both adult and minor, . . . . .	1,663	491,652 75
To the credit of guardians, . . . . .	18	25,627 88
To the credit of religious and charitable associations, . . . . .	24	22,414 24
In trust, . . . . .	96	98,426 00

*Schedule A — Detailed Statement of Public Funds.*

	Par Value.	Estimated Market Value.	Amount Invested.
District of Columbia 7s, . . . .	\$4,000	\$5,440 00	\$5,440 00
City of Nashua, N. H., 6s, . . . .	15,000	16,950 00	15,000 00
of Bangor, Me., 6s, . . . .	20,000	22,000 00	20,000 00*
of Fall River, Mass., 6s, . . . .	8,000	10,000 00	8,000 00
Town of Clinton, Mass., 4s, . . . .	20,000	20,000 00	20,000 00
of Beverly, Mass., 4s, . . . .	10,000	10,000 00	10,000 00
of Rutland, Vt., 4s, . . . .	20,000	20,000 00	20,000 00
of Pawtucket, R. I., 5s, . . . .	3,000	3,700 00	3,000 00
	\$100,000	\$108,090 00	\$101,440 00

*Schedule B — Detailed Statement of Bank Stocks.*

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
94	First Nat'l Bank, Easthampton,	\$9,400	\$12,220 00	\$10,724 00
129	First Nat'l Bank, Northampton,	12,900	17,415 00	17,176 00
130	Hampshire Co. Nat'l Bank, Northampton, . . . .	13,000	16,510 00	15,383 00
133	Northampton National Bank, Northampton, . . . .	13,300	23,275 00	13,504 00
100	Holyoke Nat'l Bank, Holyoke,	10,000	13,000 00	10,800 00
68	Conway Nat'l Bank, Conway, .	6,800	8,160 00	7,943 00
84	Crocker N'l B'k, Turner's Falls,	8,400	10,920 00	8,664 39
100	Agawam N'l Bank, Springfield,	10,000	13,200 00	12,530 00
100	Chapin N'l Bank, Springfield, .	10,000	13,700 00	12,703 00
50	First Nat'l Bank, Barre, . . . .	5,000	6,150 00	6,160 00
75	Palmer Nat'l Bank, Palmer, . .	7,500	9,000 00	8,996 50
25	Citizens' N'l Bank, Worcester,	2,500	3,125 00	3,062 50
40	City Nat'l Bank, Worcester, . .	4,000	5,000 00	5,120 00
10	Mechanics' N'l B'k, Worcester,	1,000	1,250 00	1,250 00
65	First Nat'l Bank, Amherst, . . .	6,500	9,750 00	9,575 00
8	Ware Nat'l Bank, Ware, . . . .	800	1,000 00	988 00
100	First Nat'l Bank, Norwich, Ct.,	10,000	10,500 00	10,450 00
100	Second N'l Bank, Norwich, Ct.,	10,000	11,875 00	11,875 00
60	Thames N'l Bank, Norwich, Ct.,	6,000	8,700 00	8,185 00
30	N'l B'k of Commerce, N. London,	3,000	3,660 00	3,660 00
5	Berkshire N'l B'k, No. Adams,	500	500 00	500 00
56	Franklin Co. N'l B'k, Greenfield,	5,600	6,430 00	6,430 00
23	Suffolk Nat'l Bank, Boston, . .	2,300	2,645 00	2,771 62
10	N'l Hide & Leather B'k, Boston,	1,000	1,150 00	1,107 00
80	N'l B'k of the Republic, Boston,	8,000	10,560 00	10,095 50
		\$167,500	\$219,695 00	\$199,653 51

\* This was a legal investment when made.

*Railroad Bonds.*

	Par Value.	Estimated Market Value.	Amount Invested.
New London Northern R.R. 7s, .	\$25,000	\$30,000 00	\$25,000 00
Boston, Revere Beach & Lynn R.R. 6s,	25,000	30,750 00	25,000 00
Boston & Lowell R.R. 4s, . . .	10,000	10,500 00	10,000 00
Fitchburg R.R. 5s. . . . .	25,000	29,500 00	25,000 00
	\$85,000	\$100,750 00	\$85,000 00

## COMMONWEALTH OF MASSACHUSETTS.

HAMPSHIRE, ss., Nov. 25, 1887.

Personally appeared Samuel C. Carter, Treasurer of the Amherst Savings Bank, and made oath that the foregoing statement by him subscribed is a true and correct statement of all the resources and liabilities of said institution, and that the answers made by him to the foregoing interrogatories contain the whole truth in reference to the matters to which they relate, according to his best knowledge and belief.

Before me,

E. D. BANGS, *Justice of the Peace.*

HAMPSHIRE, ss., Nov. 25, 1887.

Personally appeared E. F. Cook, E. D. Bangs, B. F. Kendrick, Horace Ward and Henry Holland, being five or more of the trustees of said corporation, and severally made oath that they have made an examination of the affairs of the bank; that the books and records of said institution indicate the state of affairs as above attested by their treasurer; and that they believe said statement to be true.

Before me,

FRANK E. PAIGE, *Justice of the Peace.*

## ANDOVER SAVINGS BANK—ANDOVER.

Incorporated 1834. Number of corporators, 42.

MOSES FOSTER, *President.*JOHN F. KIMBALL, *Treasurer.*JOHN F. KIMBALL, *Clerk.*

Names of committee charged with the investment of its funds:

MOSES FOSTER,

JOHN CORNELL,

J. TYLER KIMBALL.

Open for business every business day, except Wednesdays, from 9 A.M. to 12 M.  
and 2 to 4 P.M.

## STATEMENT.

ASSETS.		LIABILITIES.	
Public funds as per Schedule A,	\$316,500 00	Deposits, . . . . .	\$1,725,525 15
Bank stock as per Schedule B, .	230,550 00	Earnings undivided,	62,050 84
Loan on bank stock, . . . . .	1,000 00	Guaranty fund, . . . . .	61,000 00
Railroad bonds, . . . . .	244,000 00		
Real estate by foreclosure, . . .	6,300 00		
Loans on real estate, . . . . .	708,290 37		
Loans on personal security, . . .	316,415 00		
Deposits in banks, on interest, .	19,712 93		
Deposit in bank, not on interest,	1,470 16		
Loan on depositor's book, . . .	200 00		
Cash on hand, . . . . .	4,137 53		
	<u>\$1,848,575 99</u>		<u>\$1,848,575 99</u>

## Loan on Bank Stock:—

On 11 shares Andover National Bank, Andover, . . . . . \$1,000 00

Value (by books) of real estate, held by foreclosure or otherwise, . . . \$6,300 00

Assessed value of the same, . . . . . 8,510 00

Net income received from same during year ending Oct. 31, 1887, . . . 246 46

Number of outstanding loans which are of an amount not exceeding

\$3,000 each, . . . . . 341

Aggregate amount of the same, . . . . . 417,355 77

## Cash on Deposit in Banks, amount in each:—

Andover National Bank, Andover, . . . . . \$4,470 16

Blackstone National Bank, Boston, . . . . . 16,712 93

Whole amount of interest or profits received or earned during year ending

Oct. 31, 1887, . . . . . \$113,745 87

Rate and amount of each semi-annual dividend for the year }  $2\frac{1}{2}$  per cent., { 41,052 01  
ending Oct. 31, 1887, . . . . . } 2 per cent., { 33,303 51

Times for the dividends fixed by the by-laws: third Wednesday in June  
and December.



Number and amount of deposits (not including dividends) received during the year ending Oct. 31, 1887, . . . . .	2,903	\$200,329 00
Number and amount of deposits of and exceeding \$300 at any one time during the year ending Oct. 31, 1887, . . . . .	184	87,240 00
Number and amount of withdrawals (including dividends) during the year ending Oct. 31, 1887, . . . . .	1,812	240,600 18
Number of accounts opened during the year ending Oct. 31, 1887, . . . . .	589	
Number of accounts closed during the year ending Oct. 31, 1887, . . . . .	372	
Amount of expenses of the corporation during the year ending Oct. 31, 1887, . . . . .		2,750 00
Amount of treasurer's bond, . . . . .		30,000 00
Date of examination by commissioner : June 6.		

Total amount of Loans with each specified Rate of Interest, including Deposits in Banks on Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$16,712 93	2½ per cent.	\$25,000 00	4½ per cent.	\$53,250 00	5½ per cent.
12,358 00	4 “	157,000 00	4¾ “	561,907 37	6 “
25,000 00	4¼ “	188,290 00	5 “	6,100 00	7 “

Classification of Depositors' Accounts.

	Number.	Amount.
Whole number, . . . . .	4,545	-
Of \$50 or less, . . . . .	1,134	\$21,479 88
Exceeding \$50 and not more than \$100, . . . . .	392	27,176 01
Exceeding \$100 and not more than \$200, . . . . .	585	82,002 14
Exceeding \$200 and not more than \$500, . . . . .	955	331,530 05
Exceeding \$500 and less than \$1,000, . . . . .	956	608,877 87
Of \$1,000 or more, . . . . .	523	654,459 20
To the credit of women, both adult and minor, . . . . .	2,547	956,120 62
To the credit of guardians, . . . . .	31	16,093 82
To the credit of religious and charitable associations, . . . . .	59	24,073 52
In trust, . . . . .	48	28,218 65

Schedule A — Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Bangor, Me., 6s, . . . . .	\$25,000	\$28,000 00	\$25,000 00*
of Belfast, Me., 6s, . . . . .	17,000	17,000 00	17,000 00*
of Lewiston, Me., 6s, . . . . .	6,000	6,500 00	6,000 00
of Portland, Me., 6s, . . . . .	21,500	25,000 00	21,500 00*
of Dover, N. H., 6s, . . . . .	25,500	27,500 00	25,500 00
of Nashua, N. H., 6s, . . . . .	5,000	5,500 00	5,000 00
of Portsmouth, N. H., 6s, . . . . .	33,500	36,000 00	33,500 00*
of Norwich, Conn., 6s, . . . . .	30,000	32,500 00	30,000 00
of Milwaukee, Wis., 7s, . . . . .	5,000	5,000 00	5,000 00

\* These were legal investments when made.

*Schedule A — Concluded.*

	Par Value.	Estimated Market Value.	Amount Invested.
City of Boston, Mass., 6s, . .	\$1,000	\$1,000 00	\$1,000 00
of Chelsea, Mass., 6s, . .	27,000	30,000 00	27,000 00
of Charlestown, Mass., 6s, . .	2,000	2,000 00	2,000 00
of Cambridge, Mass., 6s, . .	2,000	2,000 00	2,000 00
of Fall River, Mass., 6s, . .	11,000	12,000 00	11,000 00
of Holyoke, Mass., 7s, . .	18,000	20,000 00	18,000 00
of Lynn, Mass., 6s, . .	10,000	10,500 00	10,000 00
of Lowell, Mass., 6s, . .	6,000	6,500 00	6,000 00
of Newburyport, Mass., 6s, . .	20,000	21,500 00	20,000 00
of Northampton, Mass., 6s, . .	33,000	36,000 00	33,000 00
of Salem, Mass., 6s, . .	3,000	3,500 00	3,000 00
Town of Melrose, Mass., 6s, . .	15,000	16,000 00	15,000 00
	\$316,500	\$344,000 00	\$316,500 00

*Schedule B — Detailed Statement of Bank Stocks.*

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
310	Andover Nat'l Bank, Andover,	\$31,000	\$40,920 00	\$31,000 00
40	Atlas Nat'l Bank, Boston, .	4,000	4,500 00	4,000 00
100	Bay State N'l Bank, Lawrence,	7,500	10,000 00	7,500 00
147	Blackstone Nat'l Bank, Boston,	14,700	15,500 00	14,700 00
27	Boylston Nat'l Bank, Boston, .	2,700	3,500 00	2,700 00
150	N'l B'k of Commonw'th, Boston,	15,000	17,000 00	15,000 00
100	Continental N'l Bank, Boston,	10,000	11,900 00	10,000 00
50	Nat'l Eagle Bank, Boston, .	5,000	5,400 00	5,000 00
56	Everett Nat'l Bank, Boston, .	5,600	4,800 00	5,600 00
100	N'l Hide & Leather B'k, Boston,	10,000	11,500 00	10,000 00
50	Merchants' Nat'l Bank, Boston,	5,000	7,000 00	5,000 00
58	New England N'l B'k, Boston,	5,800	8,000 00	5,800 00
41	North Nat'l Bank, Boston, .	4,100	5,200 00	4,100 00
157	Old Boston Nat'l Bank, Boston,	7,850	8,000 00	7,850 00
225	N'l B'k of the Republic, Boston,	22,500	32,000 00	22,500 00
263	Nat'l Revere Bank, Boston, .	26,300	33,000 00	26,300 00
110	Second Nat'l Bank, Boston, .	11,000	16,500 00	11,000 00
6	Nat'l Security Bank, Boston, .	600	1,000 00	600 00
35	Shawmut Nat'l Bank, Boston,	3,500	4,000 00	3,500 00
52	State Nat'l Bank, Boston, .	5,200	6,000 00	5,200 00
18	Tremont Nat'l Bank, Boston, .	1,800	2,000 00	1,800 00
60	Nat'l Union Bank, Boston, .	6,000	8,000 00	6,000 00
50	Union Nat'l Bank, Weymouth,	5,000	5,600 00	5,000 00
50	Wachusett N'l B'k, Fitchburg,	5,000	10,000 00	5,000 00
154	Nat'l Webster Bank, Boston, .	15,400	15,400 00	15,400 00
		\$230,550	\$286,720 00	\$230,550 00

Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Maine R.R. 7s, . . . .	\$50,000	\$57,500 00	\$50,000 00
Boston & Lowell R.R. 7s, . . . .	22,000	25,300 00	22,000 00
Boston & Lowell R.R. 6s, . . . .	5,000	5,600 00	5,000 00
Boston, Revere Beach & Lynn, R.R. 6s,	14,000	15,000 00	14,000 00
Boston, Winthrop & Shore R.R. 5s,	50,000	60,000 00	50,000 00
Old Colony R.R. 7s, . . . .	20,000	21,000 00	20,000 00
Old Colony R.R. 6s, . . . .	5,000	5,500 00	5,000 00
Conn. & Passumpsic Rivers R.R. 7s,	50,000	57,500 00	50,000 00
New Bedford R.R. 7s, . . . .	10,000	11,000 00	10,000 00
Newport & Richford R.R. 5s, . . .	13,000	13,000 00	13,000 00
Worcester & Nashua R.R. 5s, . . .	5,000	5,000 00	5,000 00
	\$244,000	\$276,400 00	\$244,000 00

COMMONWEALTH OF MASSACHUSETTS.

Essex, ss., Nov. 11, 1887.

Personally appeared John F. Kimball, Treasurer of the Andover Savings Bank, and made oath that the foregoing statement, by him subscribed, is a true and correct statement of all the resources and liabilities of said institution, and that the answers made by him to the foregoing interrogatories contain the whole truth in reference to the matters to which they relate, according to his best knowledge and belief.

Before me, MOSES FOSTER, *Justice of the Peace.*

Essex, ss., Nov. 11, 1887.

Personally appeared Moses Foster, John Cornell, Joseph A. Smart, J. Tyler Kimball and Edward Taylor, being five or more of the trustees of said corporation, and severally made oath that they have made an examination of the affairs of the bank; that the books and records of said institution indicate the state of affairs as above attested by their treasurer; and that they believe said statement to be true.

Before me, JOHN F. KIMBALL, *Justice of the Peace.*

## ARLINGTON FIVE CENTS SAVINGS BANK—ARLINGTON.

Incorporated April 2, 1860. Number of corporators, 38.

WM. G. PECK, *President*.ABEL R. PROCTOR, *Treasurer*.ABEL R. PROCTOR, *Clerk*.

Names of committee charged with the investment of its funds:

WM. G. PECK,

B. D. LOCKE.

GEORGE HILL,

Open for business Wednesdays, 3 to 8 P.M.; Saturdays, 3 to 9 P.M. After Jan. 1, 1888,  
will also open Tuesdays and Fridays, 3 to 6 P.M.

## STATEMENT.

ASSETS.		LIABILITIES.	
Public funds as per Schedule A,	\$135,000 00	Deposits, . . . . .	\$921,691 01
Bank stock as per Schedule B, .	20,200 00	Earnings undivided, . . . . .	15,496 62
Railroad bonds, . . . . .	94,000 00	Guaranty fund, . . . . .	23,723 07
Real estate (for banking purposes), . . . . .	20,000 00	Bills payable, . . . . .	250 00
Real estate by foreclosure, . . . . .	21,031 04		
Loans on real estate, . . . . .	531,692 00		
Loans on personal security, . . . . .	49,855 57		
Loans to counties, cities or towns (notes), . . . . .	59,000 00		
Deposit in bank, on interest, . . . . .	28,914 61		
Expense account, . . . . .	673 86		
Tax account, . . . . .	486 27		
Cash on hand, . . . . .	307 35		
	<u>\$961,160 70</u>		<u>\$961,160 70</u>

Invested in real estate (for banking purposes), . . . . .	\$20,000 00
Estimated value of the same, . . . . .	25,000 00
Assessed value of the same, . . . . .	19,020 00
Net income received from same during year ending Oct. 31, 1887, . . . . .	1,430 00
Value (by books) of other real estate, held by foreclosure or otherwise, . . . . .	21,031 04
Assessed value of the same, . . . . .	24,740 00
Net income received from same during year ending Oct. 31, 1887, . . . . .	1,288 83
Number of outstanding loans which are of an amount not exceeding \$3,000 each, . . . . .	312
Aggregate amount of the same, . . . . .	293,120 09

Cash on Deposit in Bank:—

Faneuil Hall National Bank, Boston, . . . . . \$28,914 61

Whole amount of interest or profits received or earned during year ending Oct. 31, 1887, . . . . . \$47,625 34

Rate and amount of each semi-annual dividend for the year } 2 per cent., { 16,954 48  
 ending Oct. 31, 1887, . . . . . } 2 per cent., { 17,204 88

Times for the dividends fixed by the by-laws: first Saturday in January and July.



Number and amount of deposits (not including dividends) received during the year ending Oct. 31, 1887, . . . . .	2,986	\$185,126 65
Number and amount of deposits of and exceeding \$300 at any one time during the year ending Oct. 31, 1887, . . . . .	134	74,166 61
Number and amount of withdrawals (including dividends) during the year ending Oct. 31, 1887, . . . . .	1,580	165,851 73
Number of accounts opened during the year ending Oct. 31, 1887, . . . . .	428	
Number of accounts closed during the year ending Oct. 31, 1887, . . . . .	221	
Amount of expenses of the corporation during the year ending Oct. 31, 1887, . . . . .		2,630 92
Amount of treasurer's bond, . . . . .		10,000 00
Date of examination by commissioner: June 4.		

Total amount of Loans with each specified Rate of Interest, including Deposits in Banks on Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$28,914 61	3 per cent.	\$51,087 00	5 per cent.	\$6,000 00	6¼ per cent.
23,000 00	4 “	30,000 00	5½ “	1,000 00	6½ “
5,000 00	4½ “	51,600 00	5½ “	11,860 00	7 “
10,000 00	4¾ “	450,900 57	6 “	100 00	8 “

Classification of Depositors' Accounts.

	Number	Amount.
Whole number, . . . . .	3,151	—
Of \$50 or less, . . . . .	1,248	\$16,897 20
Exceeding \$50 and not more than \$100, . . . . .	348	21,047 60
Exceeding \$100 and not more than \$200, . . . . .	393	53,898 57
Exceeding \$200 and not more than \$500, . . . . .	446	143,589 18
Exceeding \$500 and not more than \$1,000, . . . . .	345	242,666 22
Of \$1,000 or more, . . . . .	371	443,592 24
To the credit of women, both adult and minor, . . . . .	1,427	383,140 48
To the credit of guardians, . . . . .	21	10,045 32
To the credit of religious and charitable associations, . . . . .	40	35,176 17
In trust, . . . . .	226	127,531 25

Schedule A — Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
United States 4½s, . . . . .	\$1,000	\$1,085 00	\$1,000 00
District of Columbia 6s, . . . . .	3,000	3,300 00	3,000 00
County of Hillsborough, N. H., 6s, . . . . .	3,000	3,360 00	3,000 00
of Hillsborough, N. H., 5s, . . . . .	500	545 00	500 00
City of Portland, Me., 6s, . . . . .	20,000	24,200 00	20,000 00*

\* This was a legal investment when made.

*Schedule A — Concluded.*

	Par Value.	Estimated Market Value.	Amount Invested.
City of Grand Rapids, Mich., 5s, .	\$20,000	\$21,570 00	\$20,000 00
of Springfield, Ohio, 5s, .	17,000	17,510 00	17,000 00*
of Cleveland, Ohio, 4s, .	1,000	1,000 00	1,000 00*
of Cleveland, Ohio, 5s, .	3,000	3,450 00	3,000 00*
of Cleveland, Ohio, 6s, .	2,000	2,260 00	2,000 00*
of Cleveland, Ohio, 7s, .	2,000	2,224 00	2,000 00*
of Milwaukee, Wis., 5s, .	1,000	1,000 00	1,000 00
of Newburyport, Mass., 6s, .	16,000	16,960 00	16,000 00
of Lawrence, Mass., 6s, .	6,000	6,690 00	6,000 00
of Holyoke, Mass., 6s, .	5,000	5,900 00	5,000 00
of Fall River, Mass., 6s, .	2,000	2,360 00	2,000 00
Town of Chatham, Mass., 4½s, .	12,000	12,120 00	12,000 00
of Clinton, Mass., 4s, .	10,000	10,000 00	10,000 00
of Woburn, Mass., 6s, .	7,000	7,700 00	7,000 00
of Arlington, Mass., 5s, .	2,000	2,120 00	2,000 00
of Methuen, Mass., 6s, .	1,000	1,125 00	1,000 00
of Keene, N. H., 6s, .	500	585 00	500 00
	\$135,000	\$147,064 00	\$135,000 00

*Schedule B — Detailed Statement of Bank Stocks.*

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
50	Faneuil Hall N'l Bank, Boston,	\$5,000	\$6,950 00	\$5,000 00
50	Continental N'l Bank, Boston,	5,000	5,950 00	5,000 00
33	N'l B'k of the Republic, Boston,	3,300	4,620 00	3,300 00
25	N'l B'k of No. America, Boston,	2,500	2,612 50	2,500 00
22	First Ward Nat'l Bank, Boston,	2,200	2,860 00	2,200 00
12	Nat'l Union Bank, Boston, .	1,200	1,734 00	1,200 00
10	N'l B'k of Redemption, Boston,	1,000	1,270 00	1,000 00
		\$20,200	\$25,996 50	\$20,200 00

*Railroad Bonds.*

	Par Value.	Estimated Market Value	Amount Invested.
Conn. & Passumpsic Rivers R.R. 7s,	\$21,000	\$23,100 00	\$21,000 00
Newport & Richford R.R. 5s, .	20,000	21,200 00	20,000 00
Mansfield & Framingham R.R. 7s, .	12,000	12,240 00	12,000 00
Vermont & Massachusetts R.R. 5s, .	10,000	10,600 00	10,000 00
Boston, Revere Beach & Lynn R.R. 6s,	8,000	8,880 00	8,000 00
Nashua & Lowell R.R. 6s, .	6,500	7,020 00	6,500 00

\* These were legal investments when made.

Railroad Bonds — Concluded.

	Par Value.	Estimated Market Value.	Amount Invested.
Eastern R.R. 6s, . . . .	\$5,500	\$6,710 00	\$5,500 00*
New Bedford R.R. 7s, . . . .	3,000	3,450 00	3,000 00
Fitchburg R.R. 6s, . . . .	2,000	2,200 00	2,000 00
Old Colony R.R. 6s, . . . .	1,000	1,130 00	1,000 00
Lowell & Lawrence R.R. 6s, . . . .	1,000	1,110 00	1,000 00
Salem & Lowell R.R. 6s, . . . .	1,000	1,120 00	1,000 00
Boston, Clinton, Fitchburg & New Bedford R.R. 5s, . . . .	1,000	1,100 00	1,000 00
Boston, Barre & Gardner R.R. 7s, . . . .	1,000	1,120 00	1,000 00
Maine Central R.R. 7s, . . . .	1,000	1,215 00	1,000 00
	\$94,000	\$102,195 00	\$94,000 00

COMMONWEALTH OF MASSACHUSETTS.

MIDDLESEX, ss., Nov. 12, 1887.

Personally appeared Abel R. Proctor, Treasurer of the Arlington Five Cents Savings Bank, and made oath that the foregoing statement, by him subscribed, is a true and correct statement of all the resources and liabilities of said institution, and that the answers made by him to the foregoing interrogatories contain the whole truth in reference to the matters to which they relate, according to his best knowledge and belief.

Before me, GEO. Y. WELLINGTON, *Justice of the Peace.*

MIDDLESEX, ss., Nov. 12, 1887.

Personally appeared Wm. G. Peck, B. D. Locke, Henry Mott, James A. Bailey, David P. Green and Geo. Y. Wellington, being five or more of the trustees of said corporation, and severally made oath that they have made an examination of the affairs of the bank; that the books and records of said institution indicate the state of affairs as above attested by their treasurer; and that they believe said statement to be true.

Before me, WM. H. H. TUTTLE, *Justice of the Peace.*

\* This investment was legal when made.

## ATHOL SAVINGS BANK—ATHOL.

Incorporated 1867. Number of corporators, 38.

JOHN G. MUDGE, *President.*ALPHEUS HARDING, *Treasurer.*ALPHEUS HARDING, *Clerk.*

Names of committee charged with the investment of its funds :

ALPHEUS HARDING,

LUCIEN LORD,

JAMES M. LEE,

JOHN C. HILL,

SOLOMON W. LEE,

Open for business every business day, 9 A.M. to 12 M., and 1.30 to 4 P.M.

## STATEMENT.

ASSETS.		LIABILITIES.	
Public funds as per Schedule A,	\$39,000 00	Deposits, . . . .	\$1,231,537 29
Loan on public funds, . .	500 00	Earnings undivided, .	28,512 17
Bank stock as per Schedule B, .	9,800 00	Guaranty fund, .	32,000 00
Loans on bank stock, . . .	28,050 00		
Railroad bonds, . . . .	40,000 00		
Loans on real estate, . . .	765,815 16		
Loans on personal security, .	345,356 00		
Loans to counties, cities or towns			
(notes), . . . . .	31,200 00		
Deposits in banks, on interest, .	30,000 00		
Expense account, . . . .	1,266 19		
Cash on hand, . . . . .	1,062 11		
	<u>\$1,292,049 46</u>		<u>\$1,292,049 46</u>

## Loan on Public Funds :—

On \$500 United States 4s, . . . . . \$500 00

## Loans on Bank Stock, amount on each :—

On 50 shares Safety Fund National Bank, Fitchburg, . . . . \$4,500 00  
On 100 shares South Reading National Bank, Wakefield, . . . . 10,000 00  
On 28 shares Athol National Bank, Athol, . . . . . 1,850 00  
On 53 shares Westminster National Bank, Westminster, . . . . 2,500 00  
On 67 shares National Bank of Commonwealth, Boston, . . . . 6,700 00  
On 25 shares Miller's River National Bank, Athol, . . . . . 2,500 00

Number of outstanding loans which are of an amount not exceeding \$3,000  
each, . . . . . 344

Aggregate amount of the same, . . . . . \$320,121 16

## Cash on Deposit in Banks, amount in each :—

Miller's River National Bank, Athol, . . . . . \$10,000 00  
Athol National Bank, Athol, . . . . . 15,000 00  
National Bank of the Commonwealth, Boston, . . . . . 5,000 00

Whole amount of interest or profits received or earned during year ending

Oct. 31, 1887, . . . . . \$61,833 33  
Rate and amount of each semi-annual dividend for the year } 2 per cent., { 22,552 63  
ending Oct. 31, 1887, . . . . . } 2 per cent., { 23,488 62

Times for the dividends fixed by the by-laws: January 1 and July 1.

Average annual per cent. of dividends for term ending at time of and in-  
cluding last extra dividend,  $4\frac{1}{2}$ .



Date of the last extra dividend, Jan. 1, 1886.

Number and amount of deposits (not including dividends) received during the year ending Oct. 31, 1887, . . . . .	2,347	\$205,490 21
Number and amount of deposits of and exceeding \$300 at any one time during the year ending Oct. 31, 1887, . . . . .	180	103,418 18
Number and amount of withdrawals (including dividends) during the year ending Oct. 31, 1887, . . . . .	1,892	188,774 73
Number of accounts opened during the year ending Oct. 31, 1887, . . . . .	627	
Number of accounts closed during the year ending Oct. 31, 1887, . . . . .	438	
Amount of expenses of the corporation during the year ending Oct. 31, 1887, . . . . .		3,902 25
Amount of treasurer's bond, . . . . .		10,000 00
Date of examination by commissioner: March 26.		

Total amount of Loans with each specified Rate of Interest, including Deposits in Banks on Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$15,000 00	2½ per cent.	\$61,500 00	4¾ per cent.	\$90,000 00	5¾ per cent.
11,000 00	4 “	492,956 00	5 “	399,865 16	6 “
97,000 00	4½ “	33,600 00	5½ “		

Classification of Depositors' Accounts.

	Number.	Amount.
Whole number, . . . . .	4,027	—
Of \$50 or less, . . . . .	1,288	\$22,811 29
Exceeding \$50 and not more than \$100, . . . . .	432	30,985 87
Exceeding \$100 and not more than \$200, . . . . .	531	74,266 59
Exceeding \$200 and not more than \$500, . . . . .	788	261,090 25
Exceeding \$500 and less than \$1,000, . . . . .	694	481,623 54
Of \$1,000 or more, . . . . .	294	360,759 75
To the credit of women, both adult and minor, . . . . .	1,968	559,944 69
To the credit of guardians, . . . . .	28	12,322 74
To the credit of religious and charitable associations, . . . . .	25	9,122 10
In trust, . . . . .	61	21,237 59

Schedule A — Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
United States currency 6s, . . . . .	\$10,000	\$12,500 00	\$10,000 00
City of Meriden, Conn., 6s, . . . . .	4,000	4,400 00	4,000 00
of Cambridge, Mass., 6s, . . . . .	5,000	5,000 00	5,000 00
of Lynn, Mass., 6s, . . . . .	10,000	11,000 00	10,000 00
of Newton, Mass., 5s, . . . . .	10,000	11,200 00	10,000 00
	\$39,000	\$44,100 00	\$39,000 00

*Schedule B—Detailed Statement of Bank Stocks.*

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
11	Blackstone Nat'l Bank, Boston,	\$1,100	\$1,155 00	\$1,100 00
50	Nat'l Eagle Bank, Boston, .	5,000	5,000 00	5,000 00
10	Eliot Nat'l Bank, Boston, .	1,000	1,290 00	1,000 00
27	Miller's River N'l Bank, Athol,	2,700	4,995 00	2,700 00
		\$9,800	\$12,440 00	\$9,800 00

*Railroad Bonds.*

	Par Value.	Estimated Market Value.	Amount Invested
Fitchburg R.R. 4s, . . . . .	\$20,000	\$20,000 00	\$20,000 00
Vermont & Massachusetts R.R. 5s, .	20,000	22,240 00	20,000 00
	\$40,000	\$42,240 00	\$40,000 00

## COMMONWEALTH OF MASSACHUSETTS.

WORCESTER, SS.,

ATHOL, Nov. 12, 1887.

Personally appeared Alpheus Harding, Treasurer of the Athol Savings Bank, and made oath that the foregoing statement, by him subscribed, is a true and correct statement of all the resources and liabilities of said institution, and that the answers made by him to the foregoing interrogatories contain the whole truth in reference to the matters to which they relate, according to his best knowledge and belief.

Before me,

WM. D. LUEY, *Justice of the Peace.*

WORCESTER, SS.

ATHOL, Nov. 12, 1887.

Personally appeared John G. Mudge, Geo. N. Kendall, Lucien Lord, O. T. Brooks, Geo. T. Johnson and J. C. Hill, being five or more of the trustees of said corporation, and severally made oath that they have made an examination of the affairs of the bank; that the books and records of said institution indicate the state of affairs as above attested by their treasurer; and that they believe said statement to be true.

Before me,

WM. D. LUEY, *Justice of the Peace.*

# ATTLEBOROUGH SAVINGS BANK—NORTH ATTLEBOROUGH.

Incorporated 1860. Number of corporators, 54.

ABIEL CODDING, *President*.

EDWARD R. PRICE, *Treasurer*.

EDWARD R. PRICE, *Clerk*.

Names of committee charged with the investment of its funds:

ABIEL CODDING,

GEO. A. DEAN,

BENJ. S. FREEMAN,

RANDOLPH KNAPP,

JOS. G. BARDEN.

JOHN R. BRONSON.

Open for business every business day, 9 A.M. to 3 P.M.

## STATEMENT.

ASSETS.		LIABILITIES.	
Public funds as per Schedule A,	\$29,000 00	Deposits, . . . . .	\$801,901 32
Bank stock as per Schedule B, .	10,100 00	Earnings undivided,	13,183 80
Loans on real estate, . . . . .	407,562 31	Guaranty fund, . . . . .	24,700 00
Loans on personal security, . .	305,934 75*		
Loans to counties, cities or towns			
(notes), . . . . .	66,300 00		
Deposit in bank, on interest, . .	18,205 97		
Deposit in bank, not on interest,	2,511 51		
Expense account, . . . . .	170 58		
	<u>\$839,785 12</u>		<u>\$839,785 12</u>

Number of outstanding loans which are of an amount not exceeding  
\$3,000 each, . . . . . 292

Aggregate amount of the same, . . . . . \$320,837 96

Amount of investments from which no income is received, . . . . . 17,942 63

Cash on Deposit in Banks, amount in each:—

Boston Safe Deposit and Trust Co., Boston, . . . . . \$18,205 97

North Attleborough National Bank, . . . . . 2,511 51

Whole amount of interest or profits received or earned during year ending

Oct 31, 1887, . . . . . \$42,441 12

Rate and amount of each semi-annual dividend for the year } 2 per cent., {  
ending Oct. 31, 1887, . . . . . } 2 per cent., { 14,939 98  
15,114 89

Times for the dividends fixed by the by-laws: Tuesday after second Mon-  
day in April and October.

Number and amount of deposits (not including dividends) received

during the year ending Oct. 31, 1887, . . . . . 2,466 \$186,474 68

Number and amount of deposits of and exceeding \$300 at any one

time during the year ending Oct. 31, 1887, . . . . . 124 75,853 21

Number and amount of withdrawals (including dividends) during

the year ending Oct. 31, 1887, . . . . . 1,590 185,276 23

Number of accounts opened during the year ending Oct. 31, 1887, . . . . . 545

Number of accounts closed during the year ending Oct 31, 1887, . . . . . 363

Amount of expenses of the corporation\* during the year ending Oct. 31, 1887, . . . . . 2,408 11

Amount of treasurer's bond, . . . . . 20,000 00

Date of examination by commissioner: April 12.

\* This bank was notified that these loans exceeded the legal limit, and they were reduced December 1 within the amount provided by statute.

Total amount of Loans with each specified Rate of Interest, including Deposits in Banks on Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$18,205 97	2 per cent.	\$25,000 00	5¼ per cent.	\$507,654 43	6 per cent.
47,000 00	4 “	32,500 00	5½ “	50,000 00	6½ “
17,942 63	4¼ “	25,000 00	5¾ “	9,400 00	7 “
65,300 00	5 “				

Classification of Depositors' Accounts.

	Number.	Amount.
Whole number, . . . . .	2,516	—
Of \$50 or less, . . . . .	880	\$15,504 79
Exceeding \$50 and not more than \$100, . . . . .	238	16,059 48
Exceeding \$100 and not more than \$200, . . . . .	348	49,439 76
Exceeding \$200 and not more than \$500, . . . . .	367	120,401 35
Exceeding \$500 and less than \$1,000, . . . . .	317	215,228 18
Of \$1,000 or more, . . . . .	366	385,267 76
To the credit of women, both adult and minor, . . . . .	1,133	363,700 81
To the credit of guardians, . . . . .	8	4,262 03
To the credit of religious and charitable associations, . . . . .	37	22,326 39
In trust, . . . . .	160	67,999 25

Schedule A—Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
Town of Brookline, Mass., 5s, .	\$9,000	\$9,810 00	\$9,000 00
of Attleborough, Mass., 4s, .	20,000	20,800 00	20,000 00
	\$29,000	\$30,610 00	\$29,000 00

Schedule B—Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
51	First N'l Bank, Attleborough,	\$5,100	\$6,120 00	\$5,100 00
50	Boston Nat'l Bank, Boston, .	5,000	6,000 00	5,000 00
		\$10,100	\$12,120 00	\$10,100 00



## COMMONWEALTH OF MASSACHUSETTS.

BRISTOL, ss., Nov. 23, 1887.

Personally appeared Edward R. Price, Treasurer of the Attleborough Savings Bank, and made oath that the foregoing statement, by him subscribed, is a true and correct statement of all the resources and liabilities of said institution, and that the answers made by him to the foregoing interrogatories contain the whole truth in reference to the matters to which they relate, according to his best knowledge and belief.

Before me,

FRED B. BYRAM, *Justice of the Peace.*

BRISTOL, ss., Nov. 23, 1887.

Personally appeared Randolph Knapp, Burrill Porter, Jr., J. D. Richards, A. E. Coddington and S. E. Fisher, being five or more of the trustees of said corporation, and severally made oath that they have made an examination of the affairs of the bank; that the books and records of said institution indicate the state of affairs as above attested by their treasurer; and that they believe said statement to be true.

Before me,

FRED B. BYRAM, *Justice of the Peace.*

BRISTOL, ss., Nov. 29, 1887.

Personally appeared Abiel Coddington, president of said corporation, and made oath that he had made an examination of the affairs of the bank; that the books and records of said institution indicate the state of affairs as above attested by the treasurer; and that he believes said statement to be true.

Before me,

FRED B. BYRAM, *Justice of the Peace.*

BARRE SAVINGS BANK — BARRE.

Incorporated 1869. Number of corporators, 43.

CHARLES BRIMBLECOM, *President.* FRANK A. RICH, *Treasurer.*  
FRANK A. RICH, *Clerk.*

Names of committee charged with the investment of its funds :

CHARLES BRIMBLECOM, J. HENRY GODDARD,  
JAMES W. JENKINS, ORAMEL CLARK.  
ESTES HAWES,

Open for business every business day, except Saturdays, 9 A.M. to 12 M., 1 to 4 P.M. ;  
Saturdays, 9 A.M. to 12 M.

STATEMENT.

ASSETS.		LIABILITIES.	
Bank stock as per schedule, .	\$90,166 00	Deposits, . . . .	\$289,770 89
Railroad bonds, . . . .	6,060 00	Earnings undivided, .	7,679 75
Loans on real estate, . . . .	110,527 57	Guaranty fund, .	7,130 00
Loans on personal security, .	81,324 00		
Loans to counties, cities or towns (notes), . . . . .	3,000 00		
Deposit in bank, on interest, .	10,000 00		
Deposit in bank, not on interest, .	3,167 81		
Expense account, . . . .	320 70		
Suspense account, . . . .	14 56		
	\$304,580 64		\$304,580 64

Number of outstanding loans which are of an amount not exceeding  
\$3,000 each, . . . . . 73  
Aggregate amount of the same, . . . . . \$71,076 57

Cash on Deposit in Bank : —  
First National Bank, Barre, . . . . . \$13,167 81

Whole amount of interest or profits received or earned during year ending  
Oct. 31, 1887, . . . . . \$13,834 85  
Rate and amount of each semi-annual dividend for the year } 2 per cent., { 5,229 28  
ending Oct. 31, 1887, . . . . . } 2 per cent., { 5,409 64  
Times for the dividends fixed by the by-laws: January 15 and July 15.  
Number and amount of deposits (not including dividends) received  
during the year ending Oct. 31, 1887, . . . . . 540 \$47,632 08  
Number and amount of deposits of and exceeding \$300 at any one  
time during the year ending Oct. 31, 1887, . . . . . 41 22,324 03  
Number and amount of withdrawals (including dividends) during the  
year ending Oct. 31, 1887, . . . . . 436 39,457 91  
Number of accounts opened during the year ending Oct. 31, 1887, . 136  
Number of accounts closed during the year ending Oct. 31, 1887, . 85  
Amount of expenses of the corporation during the year ending Oct. 31, 1887, 1,127 90  
Amount of treasurer's bond, . . . . . 15,000 00  
Date of examination by commissioner: July 26.

Total amount of Loans with each specified Rate of Interest, including Deposits in Banks on Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$10,000 00	2½ per cent.	\$13,800 00	5½ per cent.	\$21,000 00	6½ per cent.
5,700 00	5 “	7,500 00	5¾ “	49 00	7 “
20,175 00	5¼ “	126,627 57	6 “		

Classification of Depositors' Accounts.

	Number.	Amount.
Whole number, . . . . .	990	-
Of \$50 or less, . . . . .	317	\$5,656 42
Exceeding \$50 and not more than \$100, . . . . .	124	9,274 79
Exceeding \$100 and not more than \$200, . . . . .	145	20,269 77
Exceeding \$200 and not more than \$500, . . . . .	196	66,574 83
Exceeding \$500 and less than \$1,000, . . . . .	126	86,746 22
Of \$1,000 or more, . . . . .	82	101,248 86
To the credit of women, both adult and minor, . . . . .	504	131,267 93
To the credit of guardians, . . . . .	5	1,621 40
To the credit of religious and charitable associations, . . . . .	7	1,829 31
In trust, . . . . .	20	4,957 43

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
42	Blackstone Nat'l Bank, Boston, . . . . .	\$4,200	\$4,872 00	\$4,305 00
62	Boston Nat'l Bank, Boston, . . . . .	6,200	7,502 00	7,130 00
20	Boylston Nat'l Bank, Boston, . . . . .	2,000	2,600 00	2,260 00
17	Continental N'l Bank, Boston, . . . . .	1,700	2,023 00	1,802 00
25	Eliot Nat'l Bank, Boston, . . . . .	2,500	3,200 00	2,950 00
41	First Nat'l Bank, Boston, . . . . .	4,100	8,528 00	8,118 00
32	N'l B'k of Commerce, Boston, . . . . .	3,200	4,224 00	3,616 00
46	N'l B'k of Redemption, Boston, . . . . .	4,600	5,750 00	5,520 00
25	N'l Hide & Leather B'k, Boston, . . . . .	2,500	2,950 00	2,900 00
9	Nat'l Revere Bank, Boston, . . . . .	900	1,116 00	1,035 00
34	Second Nat'l Bank, Boston, . . . . .	3,400	5,134 00	5,100 00
20	Shoe & Leather N'l B'k, Boston, . . . . .	2,000	2,040 00	1,900 00
30	Suffolk Nat'l Bank, Boston, . . . . .	3,000	3,300 00	3,450 00
60	Tremont Nat'l Bank, Boston, . . . . .	6,000	6,480 00	6,360 00
50	Market Nat'l Bank, Brighton, . . . . .	5,000	6,900 00	7,050 00
7	Ware Nat'l Bank, Ware, . . . . .	700	861 00	840 00
52	Central Nat'l Bank, Worcester, . . . . .	5,200	7,696 00	7,280 00
21	Citizens' N'l Bank, Worcester, . . . . .	2,100	2,772 00	2,625 00
50	City Nat'l Bank, Worcester, . . . . .	5,000	6,800 00	6,300 00
20	First Nat'l Bank, Worcester, . . . . .	2,000	3,900 00	3,300 00
55	First Nat'l Bank, Barre, . . . . .	5,500	5,775 00	6,325 00
		\$71,800	\$94,423 00	\$90,166 00

*Railroad Bonds.*

	Par Value.	Estimated Market Value.	Amount Invested.
Eastern R.R. 6s. . . . .	\$5,000	\$6,050 00	\$5,200 00*
Rutland R.R. 5s. . . . .	1,000	890 00	860 00*
	\$6,000	\$6,940 00	\$6,060 00

## COMMONWEALTH OF MASSACHUSETTS.

WORCESTER, ss., Nov. 12, 1887.

Personally appeared Frank A. Rich, Treasurer of the Barre Savings Bank, and made oath that the foregoing statement, by him subscribed, is a true and correct statement of all the resources and liabilities of said institution, and that the answers made by him to the foregoing interrogatories contain the whole truth in reference to the matters to which they relate, according to his best knowledge and belief.

Before me,

CHARLES BRIMBLECOM, *Justice of the Peace.*

WORCESTER, ss., Nov. 12, 1887.

Personally appeared Chas. Brimblecom, N. L. Johnson, Jas. W. Jenkins, Estes Hawes and Oramel Clark, being five or more of the trustees of said corporation, and severally made oath that they have made an examination of the affairs of the bank; that the books and records of said institution indicate the state of affairs as above attested by their treasurer; and that they believe said statement to be true.

Before me.

FRANK A. RICH, *Justice of the Peace.*


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\* These were legal investments when made.



## BASS RIVER SAVINGS BANK—SOUTH YARMOUTH.

Incorporated April 20, 1874. Number of corporators, 34.

DAVID KELLEY, *President*.DAVID D. KELLEY, *Treasurer*.H. D. LORING, *Clerk*.

Names of committee charged with the investment of its funds:

DAVID KELLEY,	HIRAM LORING,
OBED BAKER, 3D,	STEPHEN WING,
RUSSELL D. FARRIS,	PELEG P. AKIN.

Open for business every business day, 2 to 4 P.M.

## STATEMENT.

ASSETS.		LIABILITIES.	
Public funds as per Schedule A,	\$59,792 85	Deposits, . . . . .	\$470,198 68
Bank stock as per Schedule B, .	85,696 35	Earnings undivided,	418 38
Loan on bank stock, . . . . .	1,167 30	Guaranty fund, . . . . .	7,622 41
Railroad bonds, . . . . .	41,150 00		
Real estate by foreclosure, . . .	490 11		
Loans on real estate, . . . . .	110,222 46		
Loans on personal security, . . .	154,671 53		
Loans to counties, cities or towns			
(notes), . . . . .	8,700 00		
Deposits in banks, on interest, .	2,846 51		
Loans on depositors' books, . . .	240 00		
Sagamore Manufacturing Co.,* . .	5,507 81		
Border City Manufacturing Co.,* .	5,454 54		
Cash on hand, . . . . .	2,300 01		
	<u>\$478,239 47</u>		<u>\$478,239 47</u>

## Loan on Bank Stock:—

On 20 shares First National Bank of Yarmouth, . . . . .	\$1,167 30
Value (by books) of real estate, held by foreclosure or otherwise, . .	\$490 11
Assessed value of the same, . . . . .	500 00
Net income received from same during year ending Oct. 31, 1887, . . .	8 50
Number of outstanding loans which are of an amount not exceeding	
\$3,000 each, . . . . .	168
Aggregate amount of the same, . . . . .	139,941 29
Amount of investments from which no income is received, . . . . .	6,160 00

## Cash on Deposit in Banks, amount in each:—

Maverick National Bank, Boston, . . . . .	\$719 21
National Bank of the Republic, Boston, . . . . .	185 00
International Trust Co., Boston, . . . . .	1,942 30

Whole amount of interest or profits received or earned during year ending

Oct. 31, 1887, . . . . .	\$20,470 45
Rate and amount of each semi-annual dividend for the year } $1\frac{3}{4}$ per cent., {	7,242 74
ending Oct. 31, 1887, . . . . . } 2 per cent., {	8,662 27

Times for the dividends fixed by the by-laws: April 1 and October 1.

Number and amount of deposits (not including dividends) received during the year ending Oct. 31, 1887, . . . . .	1,013	\$112,967 75
Number and amount of deposits of and exceeding \$300 at any one time during the year ending Oct. 31, 1887, . . . . .	103	44,481 74
Number and amount of withdrawals (including dividends) during the year ending Oct. 31, 1887, . . . . .	726	84,438 07
Number of accounts opened during the year ending Oct. 31, 1887, . . . . .	281	
Number of accounts closed during the year ending Oct. 31, 1887, . . . . .	155	
Amount of expenses of the corporation during the year ending Oct. 31, 1887, . . . . .		1,821 60
Amount of treasurer's bond, . . . . .		10,000 00
Date of examination by commissioner: September 8.		

*Total amount of Loans with each specified Rate of Interest, including Deposits in Banks on Interest.*

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$185 00	2 per cent.	\$38,000 00	4 $\frac{3}{4}$ per cent.	\$57,837 83	6 per cent.
2,661 51	2 $\frac{1}{2}$ "	97,605 46	5 "	6,098 00	7 "
19,500 00	4 $\frac{1}{2}$ "	55,960 00	5 $\frac{1}{2}$ "		

*Classification of Depositors' Accounts.*

	Number.	Amount.
Whole number, . . . . .	1,663	-
Of \$50 or less, . . . . .	504	\$9,204 12
Exceeding \$50 and not more than \$100, . . . . .	177	11,816 41
Exceeding \$100 and not more than \$200, . . . . .	255	33,827 74
Exceeding \$200 and not more than \$500, . . . . .	374	114,036 04
Exceeding \$500 and less than \$1,000, . . . . .	230	163,522 68
Of \$1,000 or more, . . . . .	123	137,791 69
To the credit of women, both adult and minor, . . . . .	773	189,169 90
To the credit of guardians, . . . . .	11	3,571 97
To the credit of religious and charitable associations, . . . . .	26	4,418 91
In trust, . . . . .	55	17,643 12

*Schedule A—Detailed Statement of Public Funds.*

	Par Value.	Estimated Market Value.	Amount Invested.
City of Providence, R. I., 5s, . . . . .	\$10,000	\$11,400 00	\$11,442 85
of Columbus, Ohio, 4s, . . . . .	10,000	9,900 00	10,000 00
of Boston, Mass., 4s, . . . . .	10,000	10,400 00	10,000 00
of Lowell, Mass., 4s, . . . . .	8,000	8,080 00	8,000 00
Town of Spencer, Mass., 4s, . . . . .	10,000	10,100 00	10,350 00
of Beverly, Mass., 4s, . . . . .	5,000	5,000 00	5,000 00
of Clinton, Mass., 4s, . . . . .	5,000	5,000 00	5,000 00
	\$58,000	\$59,880 00	\$59,792 85

*Schedule B—Detailed Statement of Bank Stocks.*

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
63	Everett Nat'l Bank, Boston, .	\$6,300	\$6,111 00	\$6,615 00
25	Shawmut Nat'l Bank, Boston.	2,500	3,131 25	2,750 00
15	State Nat'l Bank, Boston, .	1,500	1,743 75	1,770 00
13	Market Nat'l Bank, Boston, .	1,300	1,192 75	1,300 00
82	N'l B'k of the Republic, Boston,	8,200	11,490 25	9,429 88
73	Tremont Nat'l Bank, Boston, .	7,300	7,373 00	7,780 00
8	Blackstone Nat'l Bank, Boston,	800	870 00	800 00
14	Old Boston Nat'l Bank, Boston,	700	812 00	756 00
21	Nat'l Eagle Bank, Boston, .	2,100	2,100 00	2,205 00
50	Manufacturers' N'l B'k, Boston,	5,000	4,725 00	5,241 80
10	Suffolk Nat'l Bank, Boston, .	1,000	1,147 50	1,000 00
49	Second Nat'l Bank, Boston, .	4,900	7,350 00	6,738 00
50	Nat'l Exchange Bank, Boston,	5,000	6,337 50	5,927 00
30	Boston Nat'l Bank, Boston, .	3,000	3,570 00	3,270 00
55	Faueuil Hall N'l Bank, Boston,	5,500	7,658 75	6,765 00
50	N'l B'k of Redemption, Boston,	5,000	6,362 50	6,500 00
30	Atlas Nat'l Bank, Boston, .	3,000	3,540 00	3,660 00
56	Merchants' Nat'l Bank, Boston,	5,600	7,728 00	7,280 00
20	Citizens' N'l B'k, New Bedford,	2,000	2,700 00	2,000 00
24	First N'l Bank, New Bedford,	2,400	3,360 00	2,400 00
12	First Nat'l Bank, Yarmouth, .	1,200	1,680 00	1,508 67
		\$74,300	\$90,983 25	\$85,696 35

*Railroad Bonds.*

	Par Value.	Estimated Market Value.	Amount Invested.
Old Colony R.R. 6s, . . . .	\$3,000	\$3,300 00	\$3,000 00
Old Colony R.R. 7s, . . . .	4,000	4,520 00	4,000 00
New Bedford R.R. 7s, . . . .	3,000	3,390 00	3,000 00
Fitchburg R.R. 4s, . . . .	25,000	24,525 00	25,600 00
Vermont & Massachusetts R.R. 5s, .	5,000	5,300 00	5,550 00
	\$40,000	\$41,035 00	\$41,150 00

## COMMONWEALTH OF MASSACHUSETTS.

BARNSTABLE, ss., Nov. 21, 1887.

Personally appeared David D. Kelley, Treasurer of the Bass River Savings Bank, and affirmed that the foregoing statement, by him subscribed, is a true and correct statement of all the resources and liabilities of said institution, and that the answers made by him to the foregoing interrogatories contain the whole truth in reference to the matters to which they relate, according to his best knowledge and belief.

Before me,

RUSSELL D. FARRIS, *Justice of the Peace.*

## COMMONWEALTH OF MASSACHUSETTS.

BARNSTABLE, SS., Nov. 21, 1887.

Personally appeared David Kelley, Obed Baker, 3d, Stephen Wing and H. D. Loring, being four of the trustees of said corporation, and severally affirmed that they have made an examination of the affairs of the bank; that the books and records of said institution indicate the state of affairs as above attested by their treasurer; and that they believe said statement to be true.

Before me,

RUSSELL D. FARRIS, *Justice of the Peace.*

BARNSTABLE, SS., Nov. 21, 1887.

Personally appeared Russell D. Farris, one of the trustees of said corporation, and affirmed that he has made an examination of the affairs of the bank; that the books and records of said institution indicate the state of affairs as above attested by their treasurer; and that he believes said statement to be true.

Before me,

DANIEL WING, *Justice of the Peace.*



## BELMONT SAVINGS BANK—BELMONT.

Incorporated 1885. Number of corporators, 42.

J. VARNUM FLETCHER, *President*.W. L. CHENERY, *Treasurer*.THOS. W. DAVIS, *Clerk*.

Names of committee charged with the investment of its funds :

J. VARNUM FLETCHER,

G. C. HOLT,

FREDERIC DODGE,

J. L. ELLIS.

THOS. D. BLAKE,

Open for business Wednesdays, 4 to 6 and 7 to 8 P.M.

## STATEMENT.

ASSETS.		LIABILITIES.	
Bank stock as per schedule, . . .	\$1,780 87	Deposits, . . . . .	\$18,436 98
Loan on railroad bonds, . . .	2,000 00	Earnings undivided, . . .	170 32
Loans on real estate, . . . . .	10,950 00	Guaranty fund, . . . . .	45 00
Deposits in bank, on interest, . .	2,006 57		
Expense account, . . . . .	6 91		
Suspense account, . . . . .	1,745 92		
Cash on hand, . . . . .	162 03		
	<hr/>		<hr/>
	\$18,652 30		\$18,652 30

Loan on Railroad Bonds :—

On \$2,000 Fitchburg R.R. 7s, . . . . . \*\$2,000 00

Number of outstanding loans which are of an amount not exceeding  
\$3,000 each, . . . . . 8

Aggregate amount of the same, . . . . . \$12,950 00

Amount of investments from which no income is received, . . . . . 1,745 92

Cash on Deposit in Bank :—

Faneuil Hall National Bank, Boston, . . . . . †\$2,006 57

Whole amount of interest or profits received or earned during year ending

Oct. 31, 1887, . . . . . \$788 50

Rate and amount of each semi-annual dividend for the year } 2 per cent., { 290 84  
ending Oct. 31, 1887, . . . . . } 1½ per cent., { 242 05Times for the dividends fixed by the by-laws: third Wednesday in  
January and July.

Number and amount of deposits (not including dividends) received

during the year ending Oct. 31, 1887, . . . . . 234 \$6,769 31

\* This bank was notified that this loan exceeded the legal limit, and correction has since been made.

† This bank was notified that this deposit exceeded the legal limit, and it has since been reduced within 5 per cent. of the deposits.

Number and amount of deposits of and exceeding \$300 at any one time during the year ending Oct. 31, 1887, . . . . .	4	\$1,877 00
Number and amount of withdrawals (including dividends) during the year ending Oct. 31, 1887, . . . . .	33	4,740 88
Number of accounts opened during the year ending Oct. 31, 1887, . . . . .	62	
Number of accounts closed during the year ending Oct. 31, 1887, . . . . .	9	
Amount of expenses of the corporation during the year ending Oct. 31, 1887, . . . . .		72 90
Amount of treasurer's bond, . . . . .		5,000 00
Date of examination by commissioner: September 7.		

*Total amount of Loans with each specified Rate of Interest, including Deposits in Banks on Interest.*

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$2,006 57 1,000 00	2 per cent. 4 "	\$1,800 00	5 per cent.	\$10,150 00	6 per cent.

*Classification of Depositors' Accounts.*

	Number.	Amount.
Whole number, . . . . .	208	-
Of \$50 or less, . . . . .	132	\$1,570 24
Exceeding \$50 and not more than \$100, . . . . .	25	1,669 99
Exceeding \$100 and not more than \$200, . . . . .	26	3,320 27
Exceeding \$200 and not more than \$500, . . . . .	13	3,491 03
Exceeding \$500 and less than \$1,000, . . . . .	9	5,279 55
Of \$1,000 or more, . . . . .	3	3,105 90
To the credit of women, both adult and minor, . . . . .	95	6,850 42
To the credit of religious and charitable associations, . . . . .	1	129 56
In trust, . . . . .	5	153 03

*Detailed Statement of Bank Stocks.*

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
2	Nat'l Webster Bank, Boston, . . . . .	\$200	\$205 25	\$214 25
3	N'l Hide & Leather B'k, Boston, . . . . .	300	343 50	361 50
3	Freeman's Nat'l Bank, Boston, . . . . .	300	282 00	319 50
4	Trader's Nat'l Bank, Boston, . . . . .	400	377 00	390 00
5	Third Nat'l Bank, Boston, . . . . .	500	501 25	495 62
		\$1,700	\$1,709 00	\$1,780 87

## COMMONWEALTH OF MASSACHUSETTS.

MIDDLESEX, ss., Nov. 22, 1887.

Personally appeared Winthrop L. Chenery, Treasurer of the Belmont Savings Bank, and made oath that the foregoing statement, by him subscribed, is a true and correct statement of all the resources and liabilities of said institution, and that the answers made by him to the foregoing interrogatories contain the whole truth in reference to the matters to which they relate, according to his best knowledge and belief.

Before me,

FREDERIC DODGE, *Justice of the Peace.*

MIDDLESEX, ss., Nov. 22, 1887.

Personally appeared J. Varnum Fletcher, Jos. O. Wellington, James E. Locke, Chandler Robbins, Josiah S. Kendall and Thos. D. Blake, being five or more of the trustees of said corporation, and severally made oath that they have made an examination of the affairs of the bank; that the books and records of said institution indicate the state of affairs as above attested by their treasurer; and that they believe said statement to be true.

Before me,

FREDERIC DODGE, *Justice of the Peace.*

## BENJAMIN FRANKLIN SAVINGS BANK — FRANKLIN.

Incorporated Feb. 21, 1871. Number of corporators, 40.

DAVIS THAYER, JR., *President.*CHAS. W. STEWART, *Treasurer.*CHAS. W. STEWART, *Clerk.*

Names of committee charged with the investment of its funds :

DAVIS THAYER, JR.,

A. A. FLETCHER,

JAMES P. RAY,

AARON H. MORSE,

JOS. G. RAY,

E. H. SHERMAN.

JAMES M. FREEMAN,

Open for business every business day, 9 A.M to 12 M., and 1 to 4 P.M.

## STATEMENT.

ASSETS.		LIABILITIES.	
Public funds as per Schedule A,	\$1,815 00	Deposits, . . . . .	\$324,343 47
Bank stock as per Schedule B, .	45,566 77	Earnings undivided, .	5,428 26
Real estate by foreclosure, . .	12,760 68	Guaranty fund, . . .	9,438 03
Loans on real estate, . . . .	198,106 10		
Loans on personal security, . .	46,327 60		
Loans to counties, cities or towns (notes), . . . . .	20,000 00		
Deposits in banks, on interest, .	10,410 87		
Expense account, . . . . .	797 50		
Profit and loss account, . . .	600 00		
Suspense account, . . . . .	806 38		
Bank furniture, . . . . .	968 68		
Cash on hand, . . . . .	1,050 18		
	\$339,209 76		\$339,209 76

Value (by books) of real estate, held by foreclosure or otherwise, . . .	\$12,760 68
Assessed value of the same, . . . . .	14,435 00
Net income received from same during year ending Oct. 31, 1887, . . .	195 04
Number of outstanding loans which are of an amount not exceeding \$3,000 each, . . . . .	247
Aggregate amount of the same, . . . . .	170,433 70
Amount of investments from which no income is received, . . . . .	3,300 00

Cash on Deposit in Banks, amount in each :—

Franklin National Bank, Franklin, . . . . .	\$310 63
Maverick National Bank, Boston, . . . . .	9,212 14
International Trust Company, Boston, . . . . .	888 10

Whole amount of interest or profits received or earned during year ending Oct. 31, 1887, . . . . .	\$14,947 73
Rate and amount of each semi-annual dividend for the year } 2 per cent., {	5,918 22
ending Oct. 31, 1887, . . . . . } 2 per cent., {	6,071 50
Times for the dividends fixed by the by-laws : January and July.	



Number and amount of deposits (not including dividends) received during the year ending Oct. 31, 1887, . . . . .	1,117	\$84,709 14
Number and amount of deposits of and exceeding \$300 at any one time during the year ending Oct. 31, 1887, . . . . .	72	38,935 92
Number and amount of withdrawals (including dividends) during the year ending Oct. 31, 1887, . . . . .	798	79,496 73
Number of accounts opened during the year ending Oct. 31, 1887, . . . . .	230	
Number of accounts closed during the year ending Oct. 31, 1887, . . . . .	195	
Amount of expenses of the corporation during the year ending Oct. 31, 1887, . . . . .		887 81
Amount of treasurer's bond, . . . . .		10,000 00
Date of examination by commissioner: February 17.		

*Total amount of Loans with each specified Rate of Interest, including Deposits in Banks on Interest.*

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$10,410 87	2 per cent.	\$20,000 00	4½ per cent.	\$171,650 70	6 per cent.
10,000 00	4 “	51,483 00	5 “	1,300 00	7 “
10,000 00	4½ “				

*Classification of Depositors' Accounts.*

	Number.	Amount.
Whole number, . . . . .	1,403	-
Of \$50 or less, . . . . .	568	\$13,135 06
Exceeding \$50 and not more than \$100, . . . . .	156	10,302 91
Exceeding \$100 and not more than \$200, . . . . .	201	24,797 99
Exceeding \$200 and not more than \$500, . . . . .	241	77,843 28
Exceeding \$500 and less than \$1,000, . . . . .	176	122,282 02
Of \$1,000 or more, . . . . .	61	75,982 21
To the credit of women, both adult and minor, . . . . .	640	145,012 82
To the credit of guardians, . . . . .	11	2,617 23
To the credit of religious and charitable associations, . . . . .	9	2,043 82
In trust, . . . . .	66	16,574 93

*Schedule A — Detailed Statement of Public Funds.*

	Par Value.	Estimated Market Value.	Amount Invested.
City of Bath, Me., 6s, . . . . .	\$2,000	\$2,000 00	\$1,815 00*

\* This was a legal investment when made.

*Schedule B — Detailed Statement of Bank Stocks.*

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
12	National Bank of Wrentham, .	\$840	\$960 00	\$1,239 00
75	Franklin Nat'l Bank, Franklin,	7,500	8,627 00	8,932 65
14	Columbian Nat'l Bank, Boston,	1,400	1,785 00	1,845 00
27	N'l Bank of Commerce, Boston,	2,700	3,307 50	3,456 00
5	Continental N'l Bank, Boston,	500	598 75	620 00
70	Eliot Nat'l Bank, Boston, .	7,000	8,960 00	8,887 50
30	Hamilton Nat'l Bank, Boston,	3,000	3,675 00	3,790 00
9	N'l Hide & Leather B'k, Boston,	900	1,030 50	1,032 75
25	Howard Nat'l Bank, Boston, .	2,500	2,750 00	2,902 50
10	Market Nat'l Bank, Boston, .	1,000	917 50	1,100 00
15	N'l B'k of No. America, Boston,	1,500	1,571 00	1,680 00
16	Nat'l Revere Bank, Boston, .	1,600	2,000 00	1,776 00
8	Shoe & Leather N'l B'k, Boston,	800	808 00	1,137 00
31	Tremont Nat'l Bank, Boston, .	3,100	3,187 50	3,902 37
23	Washington N'l Bank, Boston,	2,300	2,852 00	3,266 00
		\$36,640	\$43,029 75	\$45,566 77

## COMMONWEALTH OF MASSACHUSETTS.

NORFOLK, ss., Nov. 15, 1887.

Personally appeared Chas. W. Stewart, Treasurer of the Benjamin Franklin Savings Bank, and made oath that the foregoing statement, by him subscribed, is a true and correct statement of all the resources and liabilities of said institution, and that the answers made by him to the foregoing interrogatories contain the whole truth in reference to the matters to which they relate, according to his best knowledge and belief.

Before me,

GEORGE W. WIGGIN, *Justice of the Peace.*

NORFOLK, ss., Nov. 15, 1887.

Personally appeared Davis Thayer, Jr., James M. Freeman, A. H. Morse, A. A. Fletcher and Chas. P. Carter, being five or more of the trustees of said corporation, and severally made oath that they have made an examination of the affairs of the bank; that the books and records of said institution indicate the state of affairs as above attested by their treasurer; and that they believe said statement to be true.

Before me,

GEORGE W. WIGGIN, *Justice of the Peace.*

## BERKSHIRE COUNTY SAVINGS BANK—PITTSFIELD.

Incorporated 1847. Number of corporators, 46.

JULIUS ROCKWELL, *President.*ROBT. W. ADAM, *Treasurer.*JOHN R. WARRINER, *Clerk.*

Names of committee charged with the investment of its funds :

WM. G. BACKUS,

WM. H. SLOAN,

S. V. R. DANIELS,

ROBT. W. ADAM.

JABEZ L. PECK,

Open for business every business day, 9 A.M. to 3 P.M.

## STATEMENT.

ASSETS.		LIABILITIES.	
Public funds as per Schedule A,	\$850,000 00	Deposits, . . . .	\$2,231,892 05
Loan on public funds, . .	4,000 00	Earnings undivided,	30,091 04
Bank stock as per Schedule B, .	117,400 00	Guaranty fund, .	54,500 00
Loans on bank stock, . .	3,865 00		
Railroad bonds, . . . .	122,500 00		
Loan on railroad bonds, . .	2,000 00		
Real estate by foreclosure, .	1,830 00		
Loans on real estate, . . .	870,662 00		
Loans on personal security, .	234,957 00		
Loans to counties, cities or towns			
(notes), . . . . .	62,550 00		
Deposits in banks, on interest, .	9,250 41		
Deposits in banks, not on interest,	2,113 46		
Expense account, . . . .	5,165 34		
Premiums, . . . . .	29,082 47		
Cash on hand, . . . . .	1,107 41		
	<b>\$2,316,483 09</b>		<b>\$2,316,483 09</b>

## Loan on Public Funds :—

On \$4,000 United States 4s, . . . . . \$4,000 00

## Loans on Bank Stock, amount on each :—

On 8 shares Berkshire National Bank, North Adams, . . . . \$600 00

On 10 shares Third National Bank, Pittsfield, . . . . . 1,000 00

On 15 shares Third National Bank, Pittsfield, . . . . . 1,365 00

On 10 shares Pittsfield National Bank, Pittsfield, . . . . . 900 00

## Loan on Railroad Bonds :—

On \$4,000 Boston &amp; Albany R.R. 7s, . . . . . \$2,000 00

Value (by books) of real estate, held by foreclosure or otherwise, . . \$1,830 00

Assessed value of the same, . . . . . 1,300 00

Net income received from same during year ending Oct. 31, 1887, . . . 30 00

Number of outstanding loans which are of an amount not exceeding

\$3,000 each, . . . . . 278

Aggregate amount of the same, . . . . . 330,835 00

Cash on Deposit in Banks, amount in each :—

Agricultural National Bank, Pittsfield, . . . . .	\$1,594 73
Pittsfield National Bank, Pittsfield, . . . . .	518 73
National Revere Bank, Boston, . . . . .	8,713 16
National Bank of the Republic, Boston, . . . . .	537 25

Whole amount of interest or profits received or earned during year ending

Oct. 31, 1887, . . . . .	\$103,988 69
Rate and amount of each semi-annual dividend for the year } 2 per cent., {	39,838 66
ending Oct. 31, 1887, . . . . . } 2 per cent., {	40,790 89

Times for the dividends fixed by the by-laws: January 1 and July 1.

Number and amount of deposits (not including dividends) received during the year ending Oct. 31, 1887, . . . . . 7,379 \$505,749 47

Number and amount of deposits of and exceeding \$300 at any one time during the year ending Oct. 31, 1887, . . . . . 305 168,702 23

Number and amount of withdrawals (including dividends) during the year ending Oct. 31, 1887, . . . . . 5,045 457,462 22

Number of accounts opened during the year ending Oct. 31, 1887, 1,402

Number of accounts closed during the year ending Oct. 31, 1887, 977

Amount of expenses of the corporation during the year ending Oct. 31, 1887, 6,823 59

Amount of treasurer's bond, . . . . . 50,000 00

Date of examination by commissioner: October 15.

*Total amount of Loans with each specified Rate of Interest, including Deposits in Banks on Interest.*

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$537 25	2 per cent.	\$25,000 00	3½ per cent.	\$1,043,472 00	5 per cent.
8,713 16	2½ “	42,550 00	4 “	67,012 00	6 “

*Classification of Depositors' Accounts.*

	Number.	Amount.
Whole number, . . . . .	7,609	—
Of \$50 or less, . . . . .	2,330	\$74,472 97
Exceeding \$50 and not more than \$100, . . . . .	938	66,481 53
Exceeding \$100 and not more than \$200, . . . . .	1,131	157,217 81
Exceeding \$200 and not more than \$500, . . . . .	1,442	458,049 49
Exceeding \$500 and less than \$1,000, . . . . .	1,147	842,469 27
Of \$1,000 or more, . . . . .	621	633,200 98
To the credit of women, both adult and minor, . . . . .	3,958	1,125,407 70
To the credit of guardians, . . . . .	24	8,766 90
To the credit of religious and charitable associations, . . . . .	44	13,327 72
In trust, . . . . .	94	27,231 11



*Schedule A — Detailed Statement of Public Funds.*

	Par Value.	Estimated Market Value.	Amount Invested.
United States 4s, . . . . .	\$195,000	\$247,162 50	\$212,232 02
United States 6s, . . . . .	55,000	69,850 00	55,000 00
District of Columbia 6s, . . . . .	30,000	32,407 50	30,000 00
State of New Hampshire 6s, . . . . .	10,000	12,069 50	11,000 00
City of Springfield, Ohio, 6s, . . . . .	25,000	28,000 00	25,000 00*
of Dayton, Ohio, 4s, . . . . .	90,000	90,000 00	90,000 00
of Columbus, Ohio, 4s, . . . . .	50,000	50,000 00	50,000 00
of Milwaukee, Wis., 7s, . . . . .	5,000	5,500 00	5,000 00
of East Saginaw, Mich., 7s, . . . . .	4,000	4,400 00	4,000 00*
of Providence, R. I., 5s, . . . . .	27,000	30,020 00	27,500 00
of East Providence, R. I., 5s, . . . . .	26,500	27,957 50	26,500 00
of Keene, N. H., 4s, . . . . .	20,000	20,200 00	20,000 00
of Bath, Me., 6s, . . . . .	12,000	12,360 00	12,000 00*
of Boston, Mass., 4s, . . . . .	30,000	30,750 00	30,000 00
of Lowell, Mass., 4s, . . . . .	39,000	39,780 00	39,325 20
of Taunton, Mass., 4s, . . . . .	27,000	27,270 00	27,000 00
of Charlestown, Mass., 6s, . . . . .	5,000	5,162 50	5,000 00
Town of Pittsfield, Mass., 7s, . . . . .	35,000	36,400 00	35,000 00
of Pittsfield, Mass., 4s, . . . . .	1,000	1,000 00	1,000 00
of Pittsfield, Mass., 3½s, . . . . .	15,000	15,000 00	15,000 00
of Marlborough, Mass., 4s, . . . . .	75,000	75,750 00	75,625 00
of Spencer, Mass., 4s, . . . . .	35,000	35,350 00	35,250 00
of Adams, Mass., 6s, . . . . .	500	520 00	500 00
of Pawtucket, R. I., 5s, . . . . .	20,000	21,900 00	20,000 00
of West Hartford, Ct., 4s, . . . . .	18,000	18,180 00	18,000 00
	\$850,000	\$936,989 50	\$869,932 22

*Schedule B — Detailed Statement of Bank Stocks.*

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
41	Blackstone Nat'l Bank, Boston,	\$4,100	\$4,340 00	\$4,100 00
32	Howard Nat'l Bank, Boston, .	3,200	3,448 00	3,200 00
20	Shawmut Nat'l Bank, Boston,	2,000	2,505 00	2,000 00
35	North Nat'l Bank, Boston, .	3,500	4,585 00	3,500 00
45	Atlantic Nat'l Bank, Boston, .	4,500	6,008 00	4,500 00
68	Merchants' Nat'l Bank, Boston,	6,800	9,520 00	6,800 00
100	Boston Nat'l Bank, Boston, .	10,000	11,190 00	10,000 00
109	Atlas Nat'l Bank, Boston, .	10,900	12,535 00	11,900 00
120	Nat'l Revere Bank, Boston, .	12,000	15,000 00	12,000 00
80	Nat'l Webster Bank, Boston, .	8,000	8,210 00	8,000 00
80	Nat'l Eagle Bank, Boston, .	8,000	8,000 00	8,000 00
25	N'l Hide & Leather B'k, Boston,	2,500	2,863 00	2,500 00
60	N'l B'k of Commerce, Boston,	6,000	7,320 00	6,000 00

\* These were legal investments when made.

*Schedule B — Concluded.*

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
80	N'l B'k of the Republic, Boston,	\$8,000	\$11,200 00	\$9,000 00
20	Hadley Falls N'l B'k, Holyoke,	2,000	3,000 00	2,000 00
2	Adams N'l Bank, No. Adams,	200	300 00	200 00
32	Agricultural N'l B'k, Pittsfield,	3,200	8,000 00	3,200 00
101	Pittsfield Nat'l Bank, Pittsfield,	10,100	16,160 00	12,100 00
64	Lee Nat'l Bank, Lee,	6,400	8,812 00	6,400 00
60	First Nat'l B'k, Chicopee,	6,000	9,000 00	6,000 00
		\$117,400	\$151,996 00	\$121,400 00

*Railroad Bonds.*

	Par Value.	Estimated Market Value.	Amount Invested.
Worcester & Nashua R.R. 5s, . . .	\$10,000	\$10,400 00	\$10,000 00
N. Y., N. H. & Hartford R.R. 4s, . .	25,000	25,250 00	25,000 00
Vermont & Massachusetts R.R. 5s, .	25,000	26,250 00	25,600 25
Boston & Albany R.R. 7s, . . .	25,000	27,750 00	26,550 00
Boston, Revere Beach & Lynn R.R. 6s,	11,000	12,485 00	12,000 00
Conn. & Passumpsic Rivers R.R. 7s,	26,500	29,150 00	28,500 00*
	\$122,500	\$131,285 00	\$127,650 25

## COMMONWEALTH OF MASSACHUSETTS.

BERKSHIRE, ss., Nov. 9, 1887.

Personally appeared Robert W. Adam, Treasurer of the Berkshire County Savings Bank, and made oath that the foregoing statement, by him subscribed, is a true and correct statement of all the resources and liabilities of said institution, and that the answers made by him to the foregoing interrogatories contain the whole truth in reference to the matters to which they relate, according to his best knowledge and belief.

Before me, WM. L. ADAM, *Justice of the Peace.*

BERKSHIRE, ss., Nov. 9, 1887.

Personally appeared W. G. Backus, S. V. R. Daniels, W. H. Sloan, H. M. Peirson, John C. West and J. M. Stevenson, being five or more of the trustees of said corporation, and severally made oath that they have made an examination of the affairs of the bank; that the books and records of said institution indicate the state of affairs as above attested by their treasurer; and that they believe said statement to be true.

Before me, WM. L. ADAM, *Justice of the Peace.*

BERKSHIRE, ss., Nov. 21, 1887.

Personally appeared Julius Rockwell, President of the Berkshire County Savings Bank, and made oath that he has made an examination of the affairs of the bank; that the books and records of said institution indicate the state of affairs as above attested by their treasurer; and that he believes said statement to be true.

Before me, WM. R. PLUNKETT, *Justice of the Peace.*

\* This was a legal investment when made.

## BEVERLY SAVINGS BANK — BEVERLY.

Incorporated 1867. Number of corporators, 35.

WM. ENDICOTT, *President.*ROBT. G. BENNETT, *Treasurer.*ROBT. G. BENNETT, *Clerk.*

Names of committee charged with the investment of its funds :

WM. ENDICOTT,

JOHN MEACOM.

JOHN PICKETT,

Open for business every business day, 8.30 A.M. to 1.30 P.M.

## STATEMENT.

ASSETS.		LIABILITIES.	
Public funds as per Schedule A,	\$35,000 00	Deposits, . . . .	\$987,345 19
Bank stock as per Schedule B, .	218,710 00	Earnings undivided,	6,714 23
Loan on bank stock, . . . .	6,200 00	Guaranty fund, . .	20,604 84
Railroad bonds, . . . .	13,000 00		
Real estate (for banking purposes), . . . .	20,000 00		
Real estate by foreclosure, . .	5,378 75		
Loans on real estate, . . . .	352,434 00		
Loans on personal security, . .	220,555 71		
Loans to counties, cities or towns (notes), . . . .	114,000 00		
Deposit in bank, not on interest,	1,700 00		
Expense account, . . . .	177 26		
Insurance, . . . .	40 50		
Premium account, . . . .	26,512 83		
Cash on hand, . . . .	955 21		
	\$1,014,664 26		\$1,014,664 26

## Loan on Bank Stock :—

On 63 shares Beverly National Bank, Beverly, . . . . .	\$6,200 00
Invested in real estate (for banking purposes), . . . . .	\$20,000 00
Estimated value of the same, . . . . .	20,000 00
Assessed value of the same, . . . . .	20,250 00
Net income received from same during year ending Oct. 31, 1887, . .	803 00
Value (by books) of other real estate, held by foreclosure or otherwise, .	5,378 75
Assessed value of the same, . . . . .	4,400 00
Net income received from same during year ending Oct. 31, 1887, . .	337 50
Number of outstanding loans which are of an amount not exceeding \$3,000 each, . . . . .	346
Aggregate amount of the same, . . . . .	324,309 00
Amount of investments from which no income is received, . . . . .	14,380 71

## Cash on Deposit in Bank :—

Beverly National Bank, Beverly, . . . . .	\$1,700 00
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Whole amount of interest or profits received or earned during year ending Oct. 31, 1887,			\$45,719 61
Rate and amount of each semi-annual dividend for the year ending Oct. 31, 1887,	2 per cent.,		17,547 04
	2 per cent.,		18,419 83
Times for the dividends fixed by the by-laws, fourth Wednesday in April and October.			
Number and amount of deposits (not including dividends) received during the year ending Oct. 31, 1887,			3,185 \$224,932 91
Number and amount of deposits of and exceeding \$300 at any one time during the year ending Oct. 31, 1887,			164 97,314 20
Number and amount of withdrawals (including dividends) during the year ending Oct. 31, 1887,			2,302 184,875 93
Number of accounts opened during the year ending Oct. 31, 1887,			622
Number of accounts closed during the year ending Oct. 31, 1887,			380
Amount of expenses of the corporation during the year ending Oct. 31, 1887,			2,386 47
Amount of treasurer's bond,			15,000 00
Date of examination by commissioner : July 18.			

Total amount of Loans with each specified Rate of Interest, including Deposits in Banks on Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$73,380 71	4 per cent.	\$35,000 00	4¾ per cent.	\$138,425 00	5½ per cent.
143,000 00	4½ “	12,500 00	5 “	290,884 00	6 “

Classification of Depositors' Accounts.

	Number.	Amount.
Whole number,	3,421	—
Of \$50 or less,	1,293	\$21,660 71
Exceeding \$50 and not more than \$100,	354	24,872 24
Exceeding \$100 and not more than \$200,	447	61,512 21
Exceeding \$200 and not more than \$500,	575	186,347 05
Exceeding \$500 and less than \$1,000,	408	282,856 64
Of \$1,000 or more,	344	410,096 34
To the credit of women, both adult and minor,	1,614	343,285 43
To the credit of guardians,	22	7,684 36
To the credit of religious and charitable associations,	67	22,720 52
In trust,	146	62,692 70

Schedule A — Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
Town of Beverly, Mass., 4s,	\$35,000	\$35,700 00	\$35,000 00



*Schedule B — Detailed Statement of Bank Stocks.*

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
75	Atlas Nat'l Bank, Boston, .	\$7,500	\$8,625 00	\$7,500 00
100	Blackstone Nat'l Bank, Boston, .	10,000	10,600 00	10,000 00
100	Nat'l City Bank, Boston, .	10,000	10,700 00	10,000 00
50	Continental N'l Bank, Boston, .	5,000	5,950 00	5,000 00
75	Nat'l Eagle Bank, Boston, .	7,500	7,575 00	7,500 00
30	Nat'l Exchange Bank, Boston, .	3,000	3,750 00	3,000 00
75	Freeman's Nat'l Bank, Boston, .	7,500	6,975 00	7,500 00
20	Globe Nat'l Bank, Boston, .	2,000	1,840 00	2,000 00
25	Hamilton Nat'l Bank, Boston, .	2,500	3,050 00	2,500 00
73	N'l Hide & Leather B'k, Boston, .	7,300	8,322 00	7,300 00
50	Howard Nat'l Bank, Boston, .	5,000	5,400 00	5,000 00
40	Massachusetts N'l B'k, Boston, .	10,000	10,200 00	10,000 00
100	Merchandise N'l Bank, Boston, .	10,000	10,000 00	10,000 00
20	Merchants' Nat'l Bank, Boston, .	2,000	2,800 00	2,000 00
20	New England N'l B'k, Boston, .	2,000	2,920 00	2,000 00
50	North Nat'l Bank, Boston, .	5,000	6,600 00	5,000 00
50	N'l B'k of Redemption, Boston, .	5,000	6,350 00	5,000 00
61	N'l B'k of the Republic, Boston, .	6,100	8,479 00	6,100 00
50	N'l Revere Bank, Boston, .	5,000	6,250 00	5,000 00
50	Shawmut Nat'l Bank, Boston, .	5,000	6,250 00	5,000 00
50	Shoe & Leather N'l B'k, Boston, .	5,000	5,050 00	5,000 00
100	Suffolk Nat'l Bank, Boston, .	10,000	11,400 00	10,000 00
85	Traders' Nat'l Bank, Boston, .	8,500	7,990 00	8,500 00
50	Tremont Nat'l Bank, Boston, .	5,000	5,000 00	5,000 00
50	Nat'l Webster Bank, Boston, .	5,000	5,100 00	5,000 00
177	Asiatic Nat'l Bank, Salem, .	5,310	6,903 00	5,310 00
87	Nat'l Exchange Bank, Salem, .	8,700	10,701 00	8,700 00
71	First Nat'l Bank, Salem, .	7,100	9,230 00	7,100 00
65	Mercantile Nat'l Bank, Salem, .	6,500	7,735 00	6,500 00
28	Merchants' Nat'l Bank, Salem, .	1,400	1,932 00	1,400 00
53	Naumkeag Nat'l Bank, Salem, .	5,300	7,420 00	5,300 00
67	Salem Nat'l Bank, Salem, .	6,700	8,710 00	6,700 00
50	First Nat'l Bank, Lynn, .	5,000	6,250 00	5,000 00
18	Nat'l Grand Bank, Marblehead, .	1,800	2,070 00	1,800 00
200	Beverly Nat'l Bank, Beverly, .	20,000	26,400 00	20,000 00
		\$218,710	\$254,527 00	\$218,710 00

*Railroad Bonds.*

	Par Value.	Estimated Market Value.	Amount Invested.
Eastern R.R. 6s, . . . . .	\$2,000	\$2,440 00	\$2,000 00*
Boston & Lowell R.R. 5s, . . . . .	11,000	12,210 00	11,000 00
	\$13,000	\$14,650 00	\$13,000 00

\* This was a legal investment when made.

## COMMONWEALTH OF MASSACHUSETTS.

ESSEX, ss., Nov. 15, 1887.

Personally appeared Rob't G. Bennett, Treasurer of the Beverly Savings Bank, and made oath that the foregoing statement, by him subscribed, is a true and correct statement of all the resources and liabilities of said institution, and that the answers made by him to the foregoing interrogatories contain the whole truth in reference to the matters to which they relate, according to his best knowledge and belief.

Before me,

Jos. D. TUCK, *Justice of the Peace.*

ESSEX, ss., Nov. 15, 1887.

Personally appeared Wm. Endicott, Chas. H. Odell, John I. Baker, Rob't R. Endicott, John Pickett and Sam'l J. Foster, being five or more of the trustees of said corporation, and severally made oath that they have made an examination of the affairs of the bank; that the books and records of said institution indicate the state of affairs as above attested by their treasurer; and that they believe said statement to be true.

Before me,

Jos. D. TUCK, *Justice of the Peace.*

## BOSTON FIVE CENTS SAVINGS BANK—BOSTON.

Incorporated 1854. Number of corporators, 54.

ALONZO H. EVANS, *President.*CURTIS C. NICHOLS, *Treasurer.*EDWARD EDMUNDS, *Clerk.*

Names of committee charged with the investment of its funds:

C. R. RANSOM,	EUSTACE C. FITZ,
S. R. PAYSON.	S. A. CARLETON,
A. H. EVANS,	LEANDER BEAL.
S. A. DENIO,	

Open for business every business day from 9 A.M. to 2 P.M., and Saturdays 3 to 5  
and 6 to 8 P.M.

## STATEMENT.

ASSETS.		LIABILITIES.	
Public funds as per Schedule A,	\$2,591,622 50	Deposits, . . . . .	\$14,160,807 01
Loans on public funds, . . . . .	38,400 00	Earnings undivided, . . . . .	147,452 78
Bank stock as per Schedule B, . . . . .	445,900 00	Guaranty fund, . . . . .	419,220 04
Loans on bank stock, . . . . .	95,150 00	Premium account, . . . . .	131,156 25
Railroad bonds, . . . . .	85,000 00		
Real estate (for banking purposes), . . . . .	44,529 79		
Loans on real estate, . . . . .	6,296,527 33		
Loans on personal security, . . . . .	4,902,971 45		
Loans to counties, cities or towns (notes), . . . . .	89,000 00		
Deposits in banks, on interest, . . . . .	244,288 98		
Expense account, . . . . .	62 90		
Cash on hand, . . . . .	25,183 13		
	\$14,858,636 08		\$14,858,636 08

## Loans on Public Funds, amount on each :—

On \$5 000 United States 4s, . . . . .	\$5,000 00
On \$3,000 United States 4½s, . . . . .	3,000 00
On \$2,000 United States 4s, . . . . .	2,000 00
On \$1,000 United States 4s, . . . . .	1,000 00
On \$2,000 United States 4s, . . . . .	
On \$5,000 District Columbia, . . . . .	} 6,000 00
On \$2,000 City of Cambridge bonds, . . . . .	1,400 00
On \$5,000 Commonwealth of Massachusetts bonds, . . . . .	5,000 00
On \$5,000 City of Worcester bonds, . . . . .	5,000 00
On \$2,000 City of Providence bonds, . . . . .	2,000 00
On \$8,000 Town of Attleborough 4s, . . . . .	8,000 00

## Loans on Bank Stock, amount on each :—

On 146 shares Maverick National Bank, Boston, . . . . .	\$14,600 00
On 30 shares Faneuil Hall National Bank, Boston, . . . . .	
On 35 shares National Hide and Leather Bank, Boston, . . . . .	} 4,500 00
On 5 shares National Webster Bank, Boston, . . . . .	
On 26 shares National Rockland Bank, Boston, . . . . .	2,500 00
On 200 shares National City Bank, Boston, . . . . .	17,000 00
On 30 shares National Union Bank, Fall River, . . . . .	2,250 00

On 40 shares National Union Bank, Fall River, . . . . .	\$2,800 00
On 30 shares Blackstone National Bank, Boston, . . . . .	2,700 00
On 20 shares Blackstone National Bank, Boston, . . . . .	1,800 00
On 52 shares First National Bank, Woburn, . . . . .	5,000 00
On 25 shares First National Bank, South Weymouth, . . . . .	2,200 00
On 60 shares National Security Bank, Boston, . . . . .	6,000 00
On 10 shares Laconia National Bank, Laconia, N. H., . . . . .	800 00
On 200 shares Broadway National Bank, Boston, . . . . .	16,000 00
On 50 shares Fourth National Bank, Boston, . . . . .	4,000 00
On 53 shares National Exchange Bank, Boston, . . . . .	5,000 00
On 80 shares City National Bank, Springfield, . . . . .	8,000 00
Invested in real estate (for banking purposes), . . . . .	\$44,529 79
Estimated value of the same, . . . . .	225,000 00
Assessed value of the same, . . . . .	251,000 00
Net income received from same during year ending Oct. 31, 1887, . . . . .	10,000 00
Number of outstanding loans which are of an amount not exceeding \$3,000 each, . . . . .	367
Aggregate amount of the same, . . . . .	752,773 86

Cash on Deposit in Banks, amount in each : —

National Bank of the Commonwealth, Boston, . . . . .	\$103,901 95
National Security Bank, Boston, . . . . .	76,189 87
Maverick National Bank, Boston, . . . . .	32,081 97
Merchandise National Bank, Boston, . . . . .	32,115 19

Whole amount of interest or profits received or earned during year ending

Oct. 31, 1887, . . . . . \$689,982 23

Rate and amount of each semi-annual dividend for the year } $1\frac{1}{2}$ per cent., {	221,496 38
ending Oct. 31, 1887, . . . . . } 2 per cent., {	260,960 80

Times for the dividends fixed by the by-laws: second Wednesday in April and October.

Number and amount of deposits (not including dividends) received during the year ending Oct. 31, 1887, . . . . . 89,794 \$4,097,278 63

Number and amount of deposits of and exceeding \$300 at any one time during the year ending Oct. 31, 1887, . . . . . 2,634 1,434,533 00

Number and amount of withdrawals (including dividends) during the year ending Oct. 31, 1887, . . . . . 58,898 3,960,075 00

Number of accounts opened during the year ending Oct. 31, 1887, . . . . . 11,300

Number of accounts closed during the year ending Oct. 31, 1887, . . . . . 6,701

Amount of expenses of the corporation during the year ending Oct. 31, 1887, . . . . . 38,318 02

Amount of treasurer's bond, . . . . . 25,000 00

Date of examination by commissioner: December 8.

*Total amount of Loans with each specified Rate of Interest, including Deposits in Banks on Interest.*

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$244,288 98	3 per cent.	\$1,157,900 00	$4\frac{3}{4}$ per cent.	\$573,000 00	$5\frac{1}{4}$ per cent.
140,000 00	$3\frac{7}{8}$ "	100,000 00	$4\frac{7}{8}$ "	50,000 00	$5\frac{7}{8}$ "
492,000 00	4 "	3,200,437 06	5 "	581,091 20	6 "
251,500 00	$4\frac{1}{4}$ "	115,000 00	$5\frac{1}{4}$ "	38,500 00	$6\frac{1}{4}$ "
110,000 00	$4\frac{3}{8}$ "	363,300 00	$5\frac{1}{4}$ "	77,750 00	$6\frac{1}{2}$ "
2,411,188 48	$4\frac{1}{2}$ "	937,682 50	$5\frac{1}{2}$ "	42,699 54	7 "
730,000 00	$4\frac{5}{8}$ "	50,000 00	$5\frac{5}{8}$ "		



*Classification of Depositors' Accounts.*

	Number.	Amount.
Whole number, . . . . .	98,250	—
Of \$50 or less, . . . . .	65,420	\$447,107 01
Exceeding \$50 and not more than \$100, . . . . .	6,598	535,116 00
Exceeding \$100 and not more than \$200, . . . . .	7,225	1,002,477 00
Exceeding \$200 and not more than \$500, . . . . .	8,522	2,736,621 00
Exceeding \$500 and less than \$1,000, . . . . .	6,268	4,518,823 00
Of \$1,000 or more, . . . . .	4,217	4,920,663 00
To the credit of women, both adult and minor, . . . . .	38,963	6,545,245 37
To the credit of guardians, . . . . .	183	54,174 38
To the credit of religious and charitable associations, . . . . .	352	130,880 50
In trust, . . . . .	4,916	1,258,370 33

*Schedule A—Detailed Statement of Public Funds.*

	Par Value.	Estimated Market Value.	Amount Invested.
United States 6s, . . . . .	\$200,000 00	\$236,000 00	\$200,000 00
State of Maine 6s, . . . . .	50,000 00	51,000 00	50,000 00
District of Columbia 6s, . . . . .	46,000 00	48,070 00	46,000 00
of Columbia 7s, . . . . .	5,000 00	5,150 00	5,000 00
of Columbia 5s, . . . . .	65,000 00	67,925 00	65,000 00
County of Carroll, N. H., 4s, . . . . .	40,000 00	40,000 00	40,000 00
City of Cleveland, Ohio, 4½s, . . . . .	170,000 00	171,700 00	170,000 00
of Cleveland, Ohio, 4s, . . . . .	175,000 00	175,000 00	175,000 00
of Columbus, Ohio, 7s, . . . . .	10,000 00	10,150 00	10,000 00
of Columbus, Ohio, 4s, . . . . .	70,000 00	70,000 00	70,000 00
of East Saginaw, Mich., 5s, . . . . .	24,000 00	24,000 00	24,000 00*
of Biddeford, Me., 4s, . . . . .	50,000 00	50,000 00	50,000 00
of Keene, N. H., 4s, . . . . .	100,000 00	100,000 00	100,000 00
of Boston, Mass., 6s, . . . . .	200,000 00	210,000 00	200,000 00
of Boston, Mass., 5s, . . . . .	79,622 50	82,409 27	79,622 50
of Boston, Mass., 3½s, . . . . .	624,000 00	624,000 00	624,000 00
of Chelsea, Mass., 6s, . . . . .	50,000 00	52,000 00	50,000 00
of Salem, Mass., 5s, . . . . .	100,000 00	101,500 00	100,000 00
of Somerville, Mass., 5s, . . . . .	78,000 00	78,780 00	78,000 00
of Lowell, Mass., 6s, . . . . .	5,000 00	5,125 00	5,000 00
of Malden, Mass., 6s, . . . . .	10,000 00	10,200 00	10,000 00
of Malden, Mass., 4s, . . . . .	10,000 00	10,000 00	10,000 00
of Fitchburg, Mass., 6s, . . . . .	100,000 00	103,500 00	100,000 00
Town of Everett, Mass., 6s, . . . . .	50,000 00	52,000 00	50,000 00
of Danvers, Mass., 5s, . . . . .	63,000 00	63,630 00	63,000 00
of Brookline, Mass., 5s, . . . . .	50,000 00	51,000 00	50,000 00
of N. Attleboro', Mass., 4s, . . . . .	72,000 00	72,000 00	72,000 00
of Beverly, Mass., 4s, . . . . .	21,000 00	21,000 00	21,000 00
of Spencer, Mass., 4s, . . . . .	5,000 00	5,000 00	5,000 00
of Norwich, Conn., 4s, . . . . .	60,000 00	60,000 00	60,000 00
of Claremont, N. H., 6s, . . . . .	9,000 00	9,000 00	9,000 00
	\$2,591,622 50	\$2,660,139 27	\$2,591,622 50

\* This was a legal investment when made.

*Schedule B — Detailed Statement of Bank Stocks.*

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
411	Blackstone Nat'l Bank, Boston,	\$41,100	\$44,799 00	\$41,100 00
124	N'l Bank of Commerce, Boston,	12,400	15,376 00	12,400 00
120	Second Nat'l Bank, Boston, .	12,000	18,000 00	12,000 00
17	North Nat'l Bank, Boston, .	1,700	2,210 00	1,700 00
150	Boston Nat'l Bank, Boston, .	15,000	17,850 00	15,000 00
395	Tremont Nat'l Bank, Boston, .	39,500	39,500 00	39,500 00
100	Nat'l Eagle Bank, Boston, .	10,000	10,300 00	10,000 00
50	Atlas Nat'l Bank, Boston, .	5,000	5,900 00	5,000 00
100	Boylston Nat'l Bank, Boston, .	10,000	13,000 00	10,000 00
200	Nat'l Rockland Bank, Boston, .	20,000	28,400 00	20,000 00
150	Washington N'l Bank, Boston,	15,000	18,600 00	15,000 00
145	Nat'l Webster Bank, Boston, .	14,500	14,790 00	14,500 00
223	Howard Nat'l Bank, Boston, .	22,300	24,976 00	22,300 00
325	N'l Hide & Leather B'k, Boston,	32,500	37,050 00	32,500 00
100	Shawmut Nat'l Bank, Boston,	10,000	12,200 00	10,000 00
47	Merchants' Nat'l Bank, Boston,	4,700	6,533 00	4,700 00
225	Suffolk Nat'l Bank, Boston, .	22,500	25,425 00	22,500 00
150	N'l B'k of the Republic, Boston,	15,000	20,700 00	15,000 00
250	First Nat'l Bank, Boston, .	25,000	55,000 00	25,000 00
225	Nat'l Revere Bank, Boston, .	22,500	28,125 00	22,500 00
100	Continental N'l Bank, Boston,	10,000	11,700 00	10,000 00
280	N'l B'k of Commonw'th, Boston,	28,000	35,000 00	28,000 00
100	Merchandise N'l Bank, Boston,	10,000	10,000 00	10,000 00
67	Nat'l City Bank, Boston, .	6,700	7,236 00	6,700 00
100	Hamilton Nat'l Bank, Boston,	10,000	12,200 00	10,000 00
54	N'l B'k of Redemption, Boston,	5,400	6,696 00	5,400 00
101	Nat'l Exchange Bank, Boston,	10,100	12,625 00	10,100 00
100	Third Nat'l Bank, Springfield,	10,000	16,500 00	10,000 00
50	First Nat'l Bank, Marlboro, .	5,000	5,000 00	5,000 00
		\$445,900	\$555,691 00	\$445,900 00

*Railroad Bonds.*

	Par Value.	Estimated Market Value.	Amount Invested.
Eastern R.R. 6s, . . . . .	\$40,000	\$48,800 00	\$40,000 00*
Boston & Albany R.R. 7s, . . . .	25,000	26,500 00	25,000 00
Fitchburg R.R. 7s, . . . . .	5,000	5,300 00	5,000 00
Boston, Clinton & Fitchburg R.R. 5s,	6,000	6,360 00	6,000 00
Boston & Maine R.R. 7s, . . . . .	9,000	9,540 00	9,000 00
	\$85,000	\$96,500 00	\$85,000 00

\* This was a legal investment when made.

## COMMONWEALTH OF MASSACHUSETTS.

SUFFOLK, ss., Nov. 23, 1887.

Personally appeared Curtis C. Nichols, Treasurer of the Boston Five Cents Savings Bank, and made oath that the foregoing statement, by him subscribed, is a true and correct statement of all the resources and liabilities of said institution, and that the answers made by him to the foregoing interrogatories contain the whole truth in reference to the matters to which they relate, according to his best knowledge and belief.

Before me,

JOHN C. NICHOLS, *Justice of the Peace.*

SUFFOLK, ss., Nov. 23, 1887.

Personally appeared C. R. Ransom, Jos. H. Cannell, Alonzo H. Evans, Eustace C. Fitz, S. A. Carlton and Leander Beal, being five or more of the trustees of said corporation, and severally made oath that they have made an examination of the affairs of the bank; that the books and records of said institution indicate the state of affairs as above attested by their treasurer; and that they believe said statement to be true.

Before me,

JOHN C. NICHOLS, *Justice of the Peace.*

## BOSTON PENNY SAVINGS BANK—BOSTON

Incorporated 1864. Number of corporators, 100.

GEO. W. POPE, *President*.HENRY R. REYNOLDS, *Treasurer*.STEPHEN G. DEBLOIS, *Clerk*.

Names of committee charged with the investment of its funds:

JOHN SWEETSER,	THOS. N. HART,
JOHN A. PRAY,	JOHN GOLDTHWAIT,
GEO. W. POPE,	GEORGE NOWELL.
WM. A. RUST,	

Open for business every business day, 9 A.M. to 3 P.M., and Saturdays, 5 to 8 P.M.

## STATEMENT

ASSETS.		LIABILITIES.	
Bank stock as per Schedule, .	\$103,690 50	Deposits, . . . . .	\$1,043,450 46
Loans on bank stock, . . . . .	5,500 00	Earnings undivided, .	14,234 69
Real estate (for banking purposes), . . . . .	115,000 00	Guaranty fund, . . . . .	25,187 86
Real estate by foreclosure, . . . . .	13,000 00		
Loans on real estate, . . . . .	580,270 00		
Loans on personal security, . . . . .	248,000 00		
Deposit in bank, on interest, . . . . .	1,584 64		
Expense account, . . . . .	712 93		
Accrued interest, . . . . .	11,836 37		
Cash on hand, . . . . .	3,278 57		
	<u>\$1,082,873 01</u>		<u>\$1,082,873 01</u>

Loans on Bank Stock, amount on each:—

On 5 shares Mechanics' National Bank, Boston, . . . . .	\$500 00
On 58 shares Fourth National Bank, Boston, . . . . .	5,000 00

Invested in real estate (for banking purposes), . . . . .	\$115,000 00
Estimated value of the same, . . . . .	100,000 00
Assessed value of the same, . . . . .	79,400 00
Net income received from same during year ending Oct. 31, 1887, . . . . .	2,685 56
Value (by books) of other real estate, held by foreclosure or otherwise, . . . . .	13,000 00
Assessed value of the same, . . . . .	16,000 00
Number of outstanding loans which are of an amount not exceeding \$3,000 each, . . . . .	50
Aggregate amount of the same, . . . . .	87,670 00
Amount of investments from which no income is received, . . . . .	13,000 00

Cash on Deposit in Bank:—

Mt. Vernon National Bank, Boston, . . . . .	\$1,584 64
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Whole amount of interest or profits received or earned during year ending

Oct. 31, 1887, . . . . .	\$48,778 16
Rate and amount of each semi-annual dividend for the year } 2 per cent., {	18,500 17
ending Oct. 31, 1887, . . . . . } 2 per cent., {	19,235 06



Times for the dividends fixed by the by-laws: second Wednesday in April and October.

Number and amount of deposits (not including dividends) received during the year ending Oct. 31, 1887, . . . . .	7,993	\$306,128 49
Number and amount of deposits of and exceeding \$300 at any one time during the year ending Oct. 31, 1887, . . . . .	198	104,108 81
Number and amount of withdrawals (including dividends) during the year ending Oct. 31, 1887, . . . . .	4,518	256,876 47
Number of accounts opened during the year ending Oct. 31, 1887, . . . . .	1,038	
Number of accounts closed during the year ending Oct. 31, 1887, . . . . .	839	
Amount of expenses of the corporation during the year ending Oct. 31, 1887, . . . . .		5,445 63
Amount of treasurer's bond, . . . . .		10,000 00
Date of examination by commissioner: January 19.		

Total amount of Loans with each specified Rate of Interest, including Deposits in Banks on Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$1,584 64	2½ per cent.	\$473,120 00	5 per cent.	\$174,100 00	6 per cent.
160,600 00	4½ “	10,000 00	5½ “	15,950 00	7 “

Classification of Depositors' Accounts.

	Number.	Amount.
Whole number, . . . . .	6,402	-
Of \$50 or less, . . . . .	3,991	\$51,918 90
Exceeding \$50 and not more than \$100, . . . . .	520	36,080 10
Exceeding \$100 and not more than \$200, . . . . .	544	74,574 89
Exceeding \$200 and not more than \$500, . . . . .	601	190,114 77
Exceeding \$500 and less than \$1,000, . . . . .	411	291,850 59
Of \$1,000 or more, . . . . .	335	398,911 21
To the credit of women, both adult and minor, . . . . .	2,221	367,004 96
To the credit of guardians, . . . . .	24	4,995 85
To the credit of religious and charitable associations, . . . . .	22	3,931 76
In trust, . . . . .	1,180	155,126 50.

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
150	Everett Nat'l Bank, Boston, . .	\$15,000	\$14,662 50	\$16,725 00
100	N'l Hide & Leather B'k, Boston,	10,000	11,475 00	11,550 00
50	N'l B'k of No. America, Boston,	5,000	5,262 50	5,525 00
50	Atlas Nat'l Bank, Boston, . .	5,000	5,775 00	6,300 00
50	Manufacturers' N'l B'k, Boston,	5,000	4,737 50	5,325 00
50	Fourth Nat'l Bank, Boston, . .	5,000	5,650 00	5,175 00
25	Merchants' Nat'l Bank, Boston,	2,500	3,537 50	3,600 00
50	Boston Nat'l Bank, Boston, . .	5,000	5,975 00	6,050 00

*Detailed Statement of Bank Stocks — Concluded.*

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
41	Tremont Nat'l Bank, Boston, .	\$4,100	\$4,135 87	\$5,084 00
48	Nat'l Webster Bank, Boston, .	4,800	4,944 00	5,448 00
42	Atlantic Nat'l Bank, Boston, .	4,200	5,628 00	6,384 00
11	State Nat'l Bank, Boston, .	1,100	1,278 75	1,402 50
70	First Nat'l Bank, Boston, .	7,000	15,522 50	14,210 00
50	Howard Nat'l Bank, Boston, .	5,000	5,500 00	6,250 00
37	N'l B'k of Commerce, Boston,	3,700	4,523 25	4,662 00
		\$82,400	\$98,607 37	\$103,690 50

## COMMONWEALTH OF MASSACHUSETTS.

SUFFOLK, ss., Nov. 19, 1887.

Personally appeared Henry R. Reynolds, Treasurer of the Boston Penny Savings Bank, and made oath that the foregoing statement, by him subscribed, is a true and correct statement of all the resources and liabilities of said institution, and that the answers made by him to the foregoing interrogatories contain the whole truth in reference to the matters to which they relate, according to his best knowledge and belief.

Before me,

W. H. KENNARD, *Justice of the Peace.*

SUFFOLK, ss., Nov. 25, 1887.

Personally appeared Geo. W. Pope, John A. Pray, W. H. Kennard, Thos. N. Hart, Chas. L. Damrell and Pliny Nickerson, being five or more of the trustees of said corporation, and severally made oath that they have made an examination of the affairs of the bank; that the books and records of said institution indicate the state of affairs as above attested by their treasurer; and that they believe said statement to be true.

Before me,

HENRY R. REYNOLDS, *Justice of the Peace.*

BRAINTREE SAVINGS BANK—SOUTH BRAINTREE.

Incorporated March 21, 1870. Number of corporators, 38.

BENJ. F. DYER, *President.* C. H. HOBART, *Clerk.* C. H. HOBART, *Treasurer.*

Names of committee charged with the investment of its funds :  
BENJ. F. DYER, DAVID H. BATES.  
NATH'L H. HUNT,

Open for business every business day, 7 A.M. to 6 P.M.

STATEMENT.

ASSETS.		LIABILITIES.	
Public funds as per Schedule A,	\$13,000 00	Deposits, . . . .	\$138,524 49
Bank stock as per Schedule B, .	28,959 99	Earnings undivided,	4,992 27
Railroad bonds, . . . .	19,000 00	Guaranty fund, . .	2,683 23
Loans on real estate, . . . .	80,006 00	Profit and loss, . .	357 75
Loans on personal security, . .	450 00		
Deposit in bank, on interest, .	5,114 60		
Expense account, . . . .	27 15		
	\$146,557 74		\$146,557 74

Number of outstanding loans which are of an amount not exceeding \$3,000 each, . . . . . 42

Aggregate amount of the same, . . . . . \$47,756 00

Cash on Deposit in Bank :—

Shawmut National Bank, Boston, . . . . . \$5,114 60

Whole amount of interest or profits received or earned during year ending Oct. 31, 1887, . . . . . \$7,963 54

Rate and amount of each semi-annual dividend for the year } 2 per cent., { 2,539 28  
ending Oct. 31, 1887, . . . . . } 2 per cent., { 2,622 93

Times for the dividends fixed by the by-laws: January 1 and July 1.

Number and amount of deposits (not including dividends) received during the year ending Oct. 31, 1887, . . . . . 447 \$34,983 95

Number and amount of deposits of and exceeding \$300 at any one time during the year ending Oct. 31, 1887, . . . . . 29 15,354 80

Number and amount of withdrawals (including dividends) during the year ending Oct. 31, 1887, . . . . . 249 34,660 41

Number of accounts opened during the year ending Oct. 31, 1887, . . . . . 95

Number of accounts closed during the year ending Oct. 31, 1887, . . . . . 66

Amount of expenses of the corporation during the year ending Oct. 31, 1887, . . . . . 439 00

Amount of treasurer's bond, . . . . . 5,000 00

Date of examination by commissioner: September 30.

Total amount of Loans with each specified Rate of Interest, including Deposits in Banks on Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$5,114 60	2 per cent.	\$60,196 00	6 per cent.	\$3,360 00	7 per cent.
16,900 00	5 “				

*Classification of Depositors' Accounts.*

	Number.	Amount.
Whole number, . . . . .	536	-
Of \$50 or less, . . . . .	190	\$3,377 61
Exceeding \$50 and not more than \$100, . . . . .	65	4,673 59
Exceeding \$100 and not more than \$200, . . . . .	81	11,682 28
Exceeding \$200 and not more than \$500, . . . . .	95	31,019 87
Exceeding \$500 and less than \$1,000, . . . . .	66	44,830 87
Of \$1,000 or more, . . . . .	36	42,940 27
To the credit of women, both adult and minor, . . . . .	204	44,753 27
To the credit of guardians, . . . . .	2	624 30
To the credit of religious and charitable associations, . . . . .	6	2,942 17
In trust, . . . . .	31	13,140 80

*Schedule A—Detailed Statement of Public Funds.*

	Par Value.	Estimated Market Value.	Amount Invested.
City of Manchester, N. H., 4s, . . . . .	\$2,000	\$2,020 00	\$2,000 00
of Boston, Mass., 6s, . . . . .	2,000	2,230 00	2,000 00
of Worcester, Mass., 4½s, . . . . .	2,000	2,000 00	2,000 00
of Fall River, Mass., 6s, . . . . .	1,000	1,080 00	1,000 00
of New Bedford, Mass., 5s, . . . . .	3,000	3,285 00	3,000 00
Town of Brookline, Mass., 5s, . . . . .	3,000	3,285 00	3,000 00
	\$13,000	\$13,900 00	\$13,000 00

*Schedule B—Detailed Statement of Bank Stocks.*

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
7	Merchants' Nat'l Bank, Boston,	\$700	\$980 00	\$920 50
20	Manufacturers' N'l B'k, Boston,	2,000	1,890 00	2,096 25
15	State Nat'l Bank, Boston, . . . . .	1,500	1,740 00	1,616 25
31	Blackstone Nat'l Bank, Boston,	3,100	3,286 00	3,295 37
10	N'l B'k of No. America, Boston,	1,000	1,045 00	1,138 75
20	Shawmut N'l Bank, Boston, . . . . .	2,000	2,500 00	2,498 75
10	N'l Hide & Leather B'k, Boston,	1,000	1,145 00	1,150 00
13	Merchandise N'l Bank, Boston,	1,300	1,300 00	1,472 25
8	Freeman's Nat'l Bank, Boston,	800	748 00	1,002 00
25	Shoe & Leather N'l B'k, Boston,	2,500	2,525 00	2,825 00
28	Mt. Vernon Nat'l Bank, Boston,	2,800	3,836 00	3,824 00
16	Union Market Nat'l Bank, Watertown, . . . . .	1,600	2,240 00	1,920 00
22	Union Nat'l Bank, Weymouth,	2,200	2,464 00	2,591 50
25	Brockton N'l Bank, Brockton,	2,500	2,800 00	2,609 37
		\$25,000	\$28,499 00	\$28,959 99



*Railroad Bonds.*

	Par Value.	Estimated Market Value.	Amount Invested.
Newport & Richford R.R. 5s, . . .	\$5,000	\$5,300 00	\$5,000 00
Fitchburg R.R. 5s, . . . . .	2,000	2,080 00	2,000 00
Conn. & Passumpsic Rivers R.R. 7s,	5,000	5,500 00	5,000 00*
Vermont & Massachusetts R.R. 5s, .	5,000	5,300 00	5,000 00
Fitchburg R.R. 4½s, . . . . .	2,000	2,000 00	2,000 00
	\$19,000	\$20,180 00	\$19,000 00

## COMMONWEALTH OF MASSACHUSETTS.

NORFOLK, ss., Nov. 14, 1887.

Personally appeared C. H. Hobart, Treasurer of the Braintree Savings Bank, and made oath that the foregoing statement, by him subscribed, is a true and correct statement of all the resources and liabilities of said institution, and that the answers made by him to the foregoing interrogatories contain the whole truth in reference to the matters to which they relate, according to his best knowledge and belief.

Before me,

FRANCIS A. HOBART, *Justice of the Peace.*

NORFOLK, ss., Nov. 14, 1887.

Personally appeared Benj. F. Dyer, Joseph Dyer, P. D. Holbrook, N. H. Hunt, Jas T. Stevens, being five or more of the trustees of said corporation, and severally made oath that they have made an examination of the affairs of the bank; that the books and records of said institution indicate the state of affairs as above attested by their treasurer; and that they believe said statement to be true.

Before me,

FRANCIS A. HOBART, *Justice of the Peace.*

\* This was a legal investment when made.

BRIDGEWATER SAVINGS BANK — BRIDGEWATER.

Incorporated March 19, 1872. Number of corporators, 18.

SPENCER LEONARD, *President.*

SAML. P. GATES, *Treasurer.*

GEO. M. HOOPER, *Clerk.*

Names of committee charged with the investment of its funds :

LAFAYETTE KEITH, CHAS. K. PRATT,  
JAMES C. LEACH, SAML. P. GATES.  
HOSEA KINGMAN,

Open for business every business day, 8 A.M. to 6 P.M.

STATEMENT.

ASSETS.		LIABILITIES.	
Public funds as per Schedule A,	\$13,000 00	Deposits, . . . . .	\$334,084 23
Bank stock as per Schedule B, .	46,582 50	Earnings undivided, .	3,238 73
Loan on bank stocks, . . . .	950 00	Guaranty fund, .	11,050 00
Railroad bonds, . . . . .	24,000 00	Profit and loss ac-	
Real estate (for banking pur-		count, . . . . .	600 00
poses), . . . . .	5,450 00	Suspense account, .	31 00
Loans on real estate, . . . .	180,296 00		
Loans on personal security, .	68,688 46		
Loans to counties, cities or towns			
(notes), . . . . .	4,800 00		
Deposit in bank, not on interest,	833 69		
Expense account, . . . . .	61 84		
Cash on hand, . . . . .	4,341 47		
	\$349,003 96		\$349,003 96

Loan on Bank Stocks :—

On 3 shares Blackstone National Bank, Boston, . . . . .	}	\$950 00
On 3 shares Eliot National Bank, Boston, . . . . .		
On 3 shares National Webster Bank, Boston, . . . . .		
On 1 share Bristol County National Bank, Taunton, . . . . .		

Invested in real estate (for banking purposes), . . . . .	\$5,450 00
Estimated value of the same, . . . . .	5,450 00
Assessed value of the same, . . . . .	5,000 00
Net income received from same during year ending Oct. 31, 1887, . .	101 63
Number of outstanding loans which are of an amount not exceeding	
\$3,000 each, . . . . .	134
Aggregate amount of the same, . . . . .	147,977 30

Cash on Deposit in Bank :—

First National Bank, Boston, . . . . .	\$833 69
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Whole amount of interest or profits received or earned during year end-	
ing Oct. 31, 1887, . . . . .	\$17,940 61
Rate and amount of each semi-annual dividend for the year } 2 per cent., {	6,037 76
ending Oct. 31, 1887, . . . . . } 2 per cent., {	6,270 34

Times for the dividends fixed by the by-laws : April 1 and October 1.		
Number and amount of deposits (not including dividends) received during the year ending Oct. 31, 1887, . . . . .	949	\$93,282 68
Number and amount of deposits of and exceeding \$300 at any one time during the year ending Oct. 31, 1887, . . . . .	91	48,644 02
Number and amount of withdrawals (including dividends) during the year ending Oct. 31, 1887, . . . . .	853	88,492 69
Number of accounts opened during the year ending Oct. 31, 1887, . . . . .	169	
Number of accounts closed during the year ending Oct. 31, 1887, . . . . .	117	
Amount of expenses of the corporation during the year ending Oct. 31, 1887, . . . . .		963 25
Amount of treasurer's bond, . . . . .		10,000 00
Date of examination by commissioner : Sept. 19.		

Total amount of Loans with each specified Rate of Interest, including Deposits in Banks on Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$4,000 00	4 per cent.	\$50,800 00	5 per cent.	\$3,025 00	7 per cent.
7,000 00	4½ “	184,709 46	6 “	200 00	8 “
5,000 00	4¾ “				

Classification of Depositors' Accounts.

	Number.	Amount.
Whole number, . . . . .	1,181	—
Of \$50 or less, . . . . .	420	\$9,482 88
Exceeding \$50 and not more than \$100, . . . . .	123	8,638 24
Exceeding \$100 and not more than \$200, . . . . .	158	21,998 83
Exceeding \$200 and not more than \$500, . . . . .	222	70,497 71
Exceeding \$500 and less than \$1,000, . . . . .	174	125,234 58
Of \$1,000 or more, . . . . .	84	98,231 99
To the credit of women, both adult and minor, . . . . .	553	137,654 59
To the credit of guardians, . . . . .	12	4,160 31
To the credit of religious and charitable associations, . . . . .	3	866 41
In trust, . . . . .	51	26,491 94

Schedule A — Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
United States 4s. . . . .	\$2,000	\$2,535 00	\$2,000 00
City of Boston, Mass., 5s, . . . . .	5,000	5,812 50	5,000 00
City of Fall River, Mass., 6s, . . . . .	6,000	7,270 00	6,000 00
	\$13,000	\$15,617 50	\$13,000 00

*Schedule B — Detailed Statement of Bank Stocks.*

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
70	Blackstone Nat'l Bank, Boston,	\$7,000	\$7,411 28	\$7,000 00
25	Blue Hill Nat'l Bank, Milton, .	2,500	2,568 75	2,500 00
15	Boylston Nat'l Bank, Boston, .	1,500	1,957 50	1,500 00
20	Nat'l Eagle Bank, Boston, .	2,000	2,000 00	2,000 00
25	Fourth Nat'l Bank, Boston, .	2,500	2,825 00	2,500 00
20	Freeman's Nat'l Bank, Boston,	2,000	1,880 00	2,000 00
10	Faneuil Hall N'l Bank, Boston,	1,000	1,392 50	1,000 00
10	Globe Nat'l Bank, Boston, .	1,000	921 25	1,000 00
20	Howard Nat'l Bank, Boston, .	2,000	2,155 00	2,000 00
10	Merchants' Nat'l Bank, Boston,	1,000	1,400 00	1,000 00
30	N'l B'k of Redemption, Boston,	3,000	3,817 50	3,000 00
20	Nat'l Rockland Bank, Boston, .	2,000	3,002 50	2,770 00
6	Nat'l Security Bank, Boston, .	600	1,071 00	1,042 50
24	Shawmut Nat'l Bank, Boston,	2,400	3,006 00	2,400 00
10	Washington N'l Bank, Boston,	1,000	1,240 00	1,000 00
30	Brockton Nat'l Bank, Brockton,	3,000	3,750 00	3,000 00
22	Home Nat'l Bank, Brockton, .	2,200	2,420 00	2,200 00
36	Bristol Co. N'l Bank, Taunton,	3,600	5,400 00	6,107 00
13	Abington N'l Bank, Abington,	1,300	1,625 00	2,563 00
		\$41,600	\$49,843 28	\$46,582 50

*Railroad Bonds.*

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Maine R.R. 7s. . . . .	\$1,000	\$1,150 00	\$1,000 00
Boston, Revere Beach & Lynn R.R. 6s,	3,000	3,300 00	3,000 00
Old Colony R.R. 6s, . . . . .	5,000	5,670 00	5,000 00
Old Colony R.R. 4½s, . . . . .	5,000	5,075 00	5,000 00
Fitchburg R.R. 6s, . . . . .	5,000	5,450 00	5,000 00
Fitchburg R.R. 4s, . . . . .	5,000	4,850 00	5,000 00
	\$24,000	\$25,495 00	\$24,000 00

## COMMONWEALTH OF MASSACHUSETTS.

PLYMOUTH, ss., Nov. 14, 1887.

Personally appeared Samnel P. Gates, Treasurer of the Bridgewater Savings Bank, and made oath that the foregoing statement, by him subscribed, is a true and correct statement of all the resources and liabilities of said institution, and that the answers made by him to the foregoing interrogatories contain the whole truth in reference to the matters to which they relate, according to his best knowledge and belief.

Before me,

LEMUEL M. KEITH, *Justice of the Peace.*

PLYMOUTH, ss., Nov. 14, 1887.

Personally appeared Spencer Leonard, Joshua E. Crane, James C. Leach, Nahum Leonard and John H. Fairbanks, being five or more of the trustees of said corporation, and severally made oath that they have made an examination of the affairs of the bank; that the books and records of said institution indicate the state of affairs as above attested by their treasurer; and that they believe said statement to be true.

Before me,

LEMUEL M. KEITH, *Justice of the Peace.*



## BRIGHTON FIVE CENTS SAVINGS BANK — BOSTON.

Incorporated 1861. Number of corporators, 126.

N. WARREN SANBORN, *President.*BELA S. FISKE, *Treasurer.*BELA S. FISKE, *Clerk.*

Names of committee charged with the investment of its funds :

N. W. SANBORN,

G. A. FULLER,

BENJ. M. FISKE,

P. MOLEY.

W. F. WARREN,

Open for business every business day except Saturdays, 9 A.M. to 12 M., and 2 to 4 P.M.;  
Saturdays, 9 A.M. to 12 M., and 7 to 9 P.M.

## STATEMENT.

ASSETS.		LIABILITIES.	
Bank stock as per Schedule, . . . . .	\$43,866 38	Deposits, . . . . .	\$252,740 38
Railroad bonds, . . . . .	5,000 00	Earnings undivided, . . . . .	6,848 51
Loan on railroad bonds, . . . . .	1,000 00	Guaranty fund, . . . . .	6,200 00
Real estate by foreclosure, . . . . .	14,313 07		
Loans on real estate, . . . . .	176,100 00		
Loans on personal security, . . . . .	19,000 00		
Deposit in bank, on interest, . . . . .	5,395 81		
Expense account, . . . . .	1,103 55		
Cash on hand, . . . . .	10 08		
	<u>\$265,788 89</u>		<u>\$265,788 89</u>

## Loan on Railroad Bonds :—

On \$2,000 Leeds & Farmington R. R. 6s, . . . . . \$1,000 00

Value (by books) of real estate, held by foreclosure or otherwise, . . . \$14,313 07

Assessed value of the same, . . . . . 14,750 00

Net income received from same during year ending Oct. 31, 1887, . . . 1,129 77

Number of outstanding loans which are of an amount not exceeding

\$3,000 each, . . . . . 68

Aggregate amount of the same, . . . . . 87,250 00

Amount of investments from which no income is received, . . . . . 3,300 00

## Cash on Deposit in Bank :—

National Market Bank, Brighton, . . . . . \$5,395 81

Whole amount of interest or profits received or earned during year ending

Oct. 31, 1887, . . . . . \$12,361 53

Rate and amount of each semi-annual dividend for the year } 2 per cent., { 4,176 76  
ending Oct. 31, 1887, . . . . . } 2 per cent., { 4,315 71

Times for the dividends fixed by the by-laws: first Saturday in January and July.

Number and amount of deposits (not including dividends) received

during the year ending Oct. 31, 1887, . . . . . 1,629 \$79,906 55

Number and amount of deposits of and exceeding \$300 at any one

time during the year ending Oct. 31, 1887, . . . . . 49 29,994 85

Number and amount of withdrawals (including dividends) during the year ending Oct. 31, 1887, . . . . .	770	\$57,756 12
Number of accounts opened during the year ending Oct. 31, 1887, . . . . .	306	
Number of accounts closed during the year ending Oct. 31, 1887, . . . . .	195	
Amount of expenses of the corporation during the year ending Oct. 31, 1887, . . . . .		2,262 66
Amount of treasurer's bond, . . . . .		10,000 00
Date of examination by commissioner: June 16.		

*Total amount of Loans with each specified Rate of Interest, including Deposits in Banks on Interest.*

Amount.	Rate.	Amount.	Rate.	Amount	Rate.
\$5,395 81	2½ per cent.	\$6,500 00	6½ per cent.	\$2,000 00	7 <sup>3</sup> / <sub>10</sub> per cent.
12,000 00	5½ “	3,900 00	7 “	100 00	8 “
171,600 00	6 “				

*Classification of Depositors' Accounts.*

	Number.	Amount.
Whole number, . . . . .	1,177	—
Of \$50 or less, . . . . .	581	\$6,982 97
Exceeding \$50 and not more than \$100, . . . . .	125	8,767 52
Exceeding \$100 and not more than \$200, . . . . .	140	18,511 59
Exceeding \$200 and not more than \$500, . . . . .	139	45,581 06
Exceeding \$500 and less than \$1,000, . . . . .	118	87,224 38
Of \$1,000 or more, . . . . .	74	85,672 86
To the credit of women, both adult and minor, . . . . .	480	85,761 89
To the credit of guardians, . . . . .	2	646 90
To the credit of religious and charitable associations, . . . . .	14	2,263 77
In trust, . . . . .	147	49,180 87

*Detailed Statement of Bank Stocks.*

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
45	Nat'l Webster Bank, Boston, .	\$4,500	\$4,652 10	\$4,500 00
31	Old Boston N'l Bank, Boston,	1,550	1,758 25	1,922 00
30	Nat'l Market Bank, Brighton,	3,000	4,260 00	4,200 00
25	Tremont Nat'l Bank, Boston,	2,500	2,525 00	2,500 00
25	Third Nat'l Bank, Boston, .	2,500	2,512 50	2,500 00
23	Freeman's Nat'l Bank, Boston,	2,300	2,162 00	2,300 00
21	Shawmut Nat'l Bank, Boston,	2,100	2,646 00	2,359 25
19	Everett Nat'l Bank, Boston, .	1,900	1,885 50	1,900 00
18	Metropolitan N'l Bank, Boston,	1,800	2,052 00	1,800 00
15	Eliot Nat'l Bank, Boston, .	1,500	1,950 00	1,732 50
15	Lincoln Nat'l Bank, Boston, .	1,500	1,665 00	1,650 00
15	N'l Hide & Leather B'k, Boston,	1,500	1,717 50	1,635 00
13	Shoe & Leather N'l B'k, Boston,	1,300	1,313 00	1,300 00

*Detailed Statement of Bank Stocks—Concluded.*

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
12	Blackstone Nat'l Bank, Boston,	\$1,200	\$1,281 00	\$1,200 00
12	Boylston Nat'l Bank, Boston, .	1,200	1,620 00	1,597 50
10	Columbian Nat'l Bank, Boston,	1,000	1,270 00	1,252 50
10	Merchants' Nat'l Bank, Boston,	1,000	1,401 25	1,400 00
10	Suffolk Nat'l Bank, Boston, .	1,000	1,147 50	1,208 25
10	State Nat'l Bank, Boston, .	1,000	1,160 00	1,132 50
10	Howard Nat'l Bank, Boston, .	1,000	1,070 00	1,200 00
5	Nat'l Revere Bank, Boston, .	500	625 00	585 00
5	Central Nat'l Bank, Boston, .	500	650 00	500 00
5	First Nat'l Bank, Lynn, . . .	500	625 00	591 88
25	First Nat'l Bank, W. Newton,	2,500	2,500 00	2,500 00
4	Union Market N'l B'k, Watert'n,	400	520 00	400 00
		\$39,750	\$44,968 60	\$43,866 38

*Railroad Bonds.*

	Par Value.	Estimated Market Value.	Amount Invested.
Maine Central R.R. 7s, . . . .	\$4,000	\$5,200 00	\$5,000 00

## COMMONWEALTH OF MASSACHUSETTS.

SUFFOLK, ss., Nov. 14, 1887.

Personally appeared Bela S. Fiske, Treasurer of the Brighton Five Cents Savings Bank, and made oath that the foregoing statement, by him subscribed, is a true and correct statement of all the resources and liabilities of said institution, and that the answers made by him to the foregoing interrogatories contain the whole truth in reference to the matters to which they relate, according to his best knowledge and belief.

Before me,

W. F. WARREN, *Justice of the Peace.*

SUFFOLK, ss., Nov. 14, 1887.

Personally appeared N. Warren Sanborn, W. F. Warren, P. Moley, F. G. Newhall and Samuel N. Davenport, being five or more of the trustees of said corporation, and severally made oath that they have made an examination of the affairs of the bank; that the books and records of said institution indicate the state of affairs as above attested by their treasurer; and that they believe said statement to be true.

Before me,

JOSHUA S. DUNKLEE, *Justice of the Peace.*

## BRISTOL COUNTY SAVINGS BANK—TAUNTON.

Incorporated 1846. Number of corporators, 112.

JOSEPH E. WILBAR, *President.*ALFRED C. PLACE, *Treasurer.*ALFRED C. PLACE, *Clerk.*

Names of committee charged with the investment of its funds :

JOSEPH E. WILBAR,

SILAS D. PRESBREY,

WM H. FOX,

ZACHEUS SHERMAN.

EZRA DAVOL,

Open for business every business day 9 A.M. to 1 P.M.; Saturdays till 4 P.M.

## STATEMENT.

ASSETS.		LIABILITIES.	
Public funds as per Schedule A,	\$491,000 00	Deposits, . . .	\$3,237,694 33
Loan on public funds, . . .	1,000 00	Earnings undivided, . . .	36,477 85
Bank stock as per Schedule B, . .	350,700 00	Guaranty fund, . . .	105,000 00
Loans on bank stock, . . .	1,200 00		
Railroad bonds, . . . . .	185,000 00		
Real estate (for banking purposes), . . . . .	25,000 00		
Loans on real estate, . . . . .	1,283,779 00		
Loans on personal security, . . .	938,445 00		
Loans to counties, cities or towns (notes), . . . . .	80,000 00		
Deposits in banks, on interest, . .	3,006 67		
Expense account, . . . . .	493 63		
Loans on depositors' books, . . .	8,730 00		
Granite mill stock, Fall River, . .	*9,500 00		
Cash on hand, . . . . .	1,317 88		
	<u>\$3,379,172 18</u>		<u>\$3,379,172 18</u>

## Loan on Public Funds :—

On \$1,000 United States 4½s, . . . . . \$1,000 00

## Loans on Bank Stock, amount on each :—

On 2 shares Machinists' National Bank, Taunton, . . . . . \$100 00

On 11 shares First National Bank, New Bedford, . . . . . 1,100 00

Invested in real estate (for banking purposes), . . . . . \$25,000 00

Estimated value of the same, . . . . . 30,000 00

Assessed value of the same, . . . . . 29,700 00

Net income received from same during year ending Oct. 31, 1887, . . . . . 700 00

Number of outstanding loans which are of an amount not exceeding

\$3,000 each, . . . . . 980

Aggregate amount of the same, . . . . . 859,684 00

## Cash on Deposit in Banks, amount in each :—

Bristol County National Bank, Taunton, . . . . . \$486 68

Maverick National Bank, Boston, . . . . . 2,519 99

\* Taken to secure indebtedness.



Whole amount of interest or profits received or earned during year ending  
Oct. 31, 1887, . . . . . \$170,428 65  
Rate and amount of each semi-annual dividend for the year } 2 per cent., { 61,377 33  
ending Oct. 31, 1887, . . . . . } 2 per cent., { 62,497 66  
Times for the dividends fixed by the by-laws : April 1 and October 1.  
Number and amount of deposits (not including dividends) received  
during the year ending Oct. 31, 1887, . . . . . 7,127 \$548,687 57  
Number and amount of deposits of and exceeding \$300 at any one  
time during the year ending Oct. 31, 1887, . . . . . 398 255,473 62  
Number and amount of withdrawals (including dividends) during the  
year ending Oct. 31, 1887, . . . . . 5,610 596,617 51  
Number of accounts opened during the year ending Oct. 31, 1887, 1,216  
Number of accounts closed during the year ending Oct. 31, 1887, . 988  
Amount of expenses of the corporation during the year ending Oct 31, 1887, 6,934 63  
Amount of treasurer's bond, . . . . . 20,000 00  
Date of examination by commissioner, June 29.

Total amount of Loans with each specified Rate of Interest, including  
Deposits in Banks on Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$3,006 67	2½ per cent.	\$124,000 00	4¾ per cent.	\$143,325 00	5½ per cent.
80,000 00	3½ “	30,000 00	4¾ “	60,000 00	5¾ “
5,000 00	4 “	314,600 00	5 “	1,376,404 00	6 “
141,100 00	4½ “	38,500 00	5¼ “	225 00	7 “

Classification of Depositors' Accounts.

	Number.	Amount.
Whole number, . . . . .	8,994	—
Of \$50 or less, . . . . .	2,343	\$45,657 26
Exceeding \$50 and not more than \$100, . . . . .	831	58,778 00
Exceeding \$100 and not more than \$200, . . . . .	1,177	163,972 13
Exceeding \$200 and not more than \$500, . . . . .	1,599	508,403 50
Exceeding \$500 and less than \$1,000, . . . . .	1,822	1,009,578 97
Of \$1,000 or more, . . . . .	1,222	1,451,304 47
To the credit of women, both adult and minor, . . . . .	4,370	1,523,610 33
To the credit of guardians, . . . . .	54	26,438 37
To the credit of religious and charitable associations, . . . . .	86	44,818 25
In trust, . . . . .	1,025	422,224 00

Schedule A—Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
State of New Hampshire, 6s, . . . . .	\$10,000	\$11,000 00	\$10,000 00
City of Providence, R.I., 5s, . . . . .	50,000	55,000 00	50,000 00
of Cleveland, Ohio, 4s, . . . . .	50,000	51,000 00	50,000 00
of Columbus, Ohio, 4s, . . . . .	20,000	20,400 00	20,000 00
of Dayton, Ohio, 4s, . . . . .	20,000	20,400 00	20,000 00

*Schedule A — Concluded.*

	Par Value.	Estimated Market Value.	Amount Invested.
City of Portsmouth, N.H., 4s and 6s,	\$10,000	\$10,600 00	\$10,000 00*
of Dover, N.H., 5s, . . . . .	10,000	11,000 00	10,000 00
of Newport, R.I., 4s, . . . . .	10,000	10,200 00	10,000 00
of Taunton, Mass., 4s, . . . . .	95,000	95,950 00	95,000 00
of Brockton, Mass., 4s and 5s, . .	50,000	51,000 00	50,000 00
of New Bedford, Mass., 3½ & 5s,	30,000	31,800 00	30,000 00
of Somerville, Mass., 4s, . . . . .	20,000	20,800 00	20,000 00
of Lynn, Mass., 4s, . . . . .	20,000	20,600 00	20,000 00
of Boston, Mass., 5s and 6s, . .	10,000	11,000 00	10,000 00
of Cambridge, Mass., 6s, . . . . .	10,000	10,400 00	10,000 00
of Fall River, Mass., 5s and 6s,	10,000	10,700 00	10,000 00
of Worcester, Mass., 3½s, . . . . .	10,000	10,000 00	10,000 00
of Lowell, Mass., 6s, . . . . .	10,000	10,300 00	10,000 00
of Springfield, Mass., 6s and 7s,	6,000	6,900 00	6,000 00
Town of Pawtucket, R.I., 4s, . . . .	20,000	20,600 00	20,000 00
of Rockland, Mass., 4s, . . . . .	20,000	20,800 00	20,000 00
	\$491,000	\$510,450 00	\$491,000 00

*Schedule B — Detailed Statement of Bank Stocks.*

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
150	Machinists' Nat'l B'k, Taunton,	\$15,000	\$23,400 00	\$23,000 00
78	Bristol County N'l B'k, Taunton,	7,800	11,700 00	11,300 00
67	Taunton Nat'l Bank, Taunton,	6,700	10,250 00	9,900 00
100	Third Nat'l Bank, Springfield,	10,000	18,000 00	17,000 00
25	Nat'l Bank of Fairhaven, . . . . .	2,000	2,000 00	2,000 00
100	Atlantic Nat'l Bank, Boston, . . . .	10,000	13,300 00	12,500 00
100	Atlas Nat'l Bank, Boston, . . . . .	10,000	11,600 00	11,000 00
100	Boston Nat'l Bank, Boston, . . . . .	10,000	11,800 00	11,200 00
50	Boylston Nat'l Bank, Boston, . . . .	5,000	6,500 00	6,000 00
50	Columbian Nat'l B'k, Boston, . . . .	5,000	6,300 00	6,000 00
25	Eliot Nat'l Bank, Boston, . . . . .	2,500	3,150 00	3,000 00
100	Everett Nat'l Bank, Boston, . . . . .	10,000	10,000 00	10,000 00
35	Faneuil Hall N'l B'k, Boston, . . . .	3,500	4,800 00	4,000 00
100	First Nat'l Bank, Boston, . . . . .	10,000	21,500 00	20,000 00
50	Freeman's Nat'l B'k, Boston, . . . .	5,000	5,000 00	5,000 00
100	Hamilton Nat'l Bank, Boston, . . . .	10,000	12,100 00	11,400 00
90	Howard Nat'l B'k, Boston, . . . . .	9,000	9,900 00	9,300 00
150	Merchants' Nat'l Bank, Boston,	15,000	20,550 00	19,500 00
60	Metropolitan N'l Bank, Boston,	6,000	6,700 00	6,300 00
50	Mt. Vernon N'l Bank, Boston,	5,000	6,800 00	6,500 00
100	Nat'l B'k of Commerce, Boston,	10,000	12,100 00	11,500 00
50	N'l B'k of No. America, Boston,	5,000	5,200 00	5,000 00
100	N'l B'k of Redemption, Boston,	10,000	12,500 00	11,700 00
100	N'l B'k of the Republic, Boston,	10,000	13,700 00	12,500 00
96	Nat'l Eagle Bank, Boston, . . . . .	9,600	9,600 00	9,600 00

\* This was a legal investment when made.

*Schedule B—Concluded.*

No of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
100	Nat'l Exchange Bank, Boston,	\$10,000	\$12,500 00	\$11,700 00
50	N'l Hide & Leather B'k, Boston,	5,000	5,650 00	5,300 00
50	Nat'l Rockland Bank, Boston, .	5,000	7,400 00	6,500 00
100	Nat'l Union Bank, Boston, .	10,000	14,000 00	13,000 00
100	North Nat'l Bank, Boston, .	10,000	13,000 00	12,200 00
67	People's Nat'l Bank, Boston, .	6,700	10,600 00	9,400 00
100	Second Nat'l Bank, Boston, .	10,000	14,800 00	14,000 00
50	Shawmut Nat'l Bank, Boston, .	5,000	6,150 00	5,500 00
100	State Nat'l Bank, Boston, .	10,000	11,500 00	11,000 00
50	Tremont Nat'l Bank, Boston, .	5,000	5,000 00	5,000 00
19	Washington N'l B'k, Boston, .	1,900	2,300 00	1,900 00
		\$280,700	\$371,350 00	\$350,700 00

*Railroad Bonds.*

	Par Value.	Estimated Market Value.	Amount Invested.
Boston, Clinton, Fitchburg & New Bedford R.R. 5s, . . . . .	\$50,000	\$52,500 00	\$50,000 00
Boston & Lowell R.R. 4s, . . . . .	30,000	30,000 00	30,000 00
Fitchburg R.R. 5s, . . . . .	20,000	20,500 00	20,000 00
Vermont & Massachusetts R.R. 5s, .	20,000	20,800 00	20,000 00
Boston & Albany R.R. 6s and 7s, .	20,000	21,600 00	20,000 00
Worcester, Nashua & Rochester R.R. 4s, . . . . .	20,000	20,400 00	20,000 00
Boston, Revere Beach & Lynn R.R. 6s,	15,000	15,600 00	15,000 00
Old Colony R.R. 6s and 7s, . . . .	10,000	10,800 00	10,000 00
	\$185,000	\$192,200 00	\$185,000 00

## COMMONWEALTH OF MASSACHUSETTS.

BRISTOL, ss., Nov. 10, 1887.

Personally appeared A. C. Place, Treasurer of the Bristol County Savings Bank, and made oath that the foregoing statement, by him subscribed, is a true and correct statement of all the resources and liabilities of said institution, and that the answers made by him to the foregoing interrogatories contain the whole truth in reference to the matters to which they relate, according to his best knowledge and belief.

Before me,

FREDERICK S. HALL, *Justice of the Peace.*

BRISTOL, ss., Nov. 10, 1887.

Personally appeared Jos. E. Wilbar, Zacheus Sherman, Silas D. Presbery, Ezra Davol and Wm. H. Fox, being five or more of the trustees of said corporation, and severally made oath that they have made an examination of the affairs of the bank; that the books and records of said institution indicate the state of affairs as above attested by their treasurer; and that they believe said statement to be true.

Before me,

FREDERICK S. HALL, *Justice of the Peace.*



BROADWAY SAVINGS BANK—LAWRENCE.

Incorporated 1872. Number of corporators, 19.

JOHN FALLON, *President.*

GILBERT E. HOOD, *Treasurer.*

GILBERT E. HOOD, *Clerk.*

Names of committee charged with the investment of its funds:

JOHN FALLON,  
A. W. STEARNS,  
THOMAS SCOTT,

MORRIS KNOWLES,  
WM. P. CLARK.

Open for business every business day except Saturday, 9 A. M. to 1 P. M.

STATEMENT.

ASSETS.		LIABILITIES.	
Public funds as per Schedule A,	\$150,000 00	Deposits, . . . . .	\$754,754 27
Bank stock as per Schedule B, .	127,900 00	Earnings undivided, . . . . .	7,606 32
Real estate by foreclosure, . .	47,080 00	Guaranty fund, . . . . .	22,500 00
Loans on real estate, . . . . .	252,526 50	Balance of Smith	
Loans on personal security, . .	218,033 50	Fund, . . . . .	23,355 80
Deposit in bank on interest, . .	6,530 98		
Deposit in bank not on interest,	5,000 00		
Cash on hand, . . . . .	1,145 41		
	<hr/>		<hr/>
	\$808,216 39		\$808,216 39

Value (by books) of real estate, held by foreclosure or otherwise, . . . . .	\$47,080 00
Assessed value of the same, . . . . .	56,271 11
Net income received during year ending Oct. 31, 1887, . . . . .	3,622 13
Number of outstanding loans which are of an amount not exceeding \$3,000 each, . . . . .	271
Aggregate amount of the same, . . . . .	184,914 17
Amount of investments from which no income is received, . . . . .	1,080 00

Cash on Deposit in Bank:—

Lawrence National Bank, Lawrence, . . . . .	\$11,530 98
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Whole amount of interest or profits received or earned during year ending Oct. 31, 1887, . . . . . \$35,520 94

Rate and amount of each semi-annual dividend for the year } 2 per cent., { 13,597 13  
 ending Oct. 31, 1887, . . . . . } 2½ per cent., { 17,873 72

Times for the dividends fixed by the by-laws: third Wednesday in April and October.

Average annual per cent. of dividends for term ending at time of and including last extra dividend, 5½.

Date of the last extra dividend, October, 1882.



Number and amount of deposits (not including dividends) received during the year ending Oct, 31, 1887, . . . . .	1,830	\$143,634 46
Number and amount of deposits of and exceeding \$300 at any one time during the year ending Oct. 31, 1887, . . . . .	130	62,332 25
Number and amount of withdrawals (including dividends) during the year ending Oct. 31, 1887, . . . . .	1,329	152,429 58
Number of accounts opened during the year ending Oct. 31, 1887, .	352	
Number of accounts closed during the year ending Oct. 31, 1887, .	314	
Amount of expenses of the corporation during the year ending Oct. 31, 1887, .		2,959 88
Amount of treasurer's bond, . . . . .		20,000 00
Date of examination by commissioner: May 12.		

Total amount of Loans with each specified Rate of Interest, including Deposits in Banks on Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$6,530 98	3½ per cent.	\$12,000 00	5¼ per cent.	\$234,601 50	6 per cent.
25,000 00	4½ “	25,603 50	5½ “	8,075 00	6½ “
122,000 00	5 “	29,000 00	5¾ “	14,280 00	7 “

Classification of Depositors' Accounts.

	Number.	Amount.
Whole number, . . . . .	2,118	
Of \$50 or less, . . . . .	764	\$9,511 93
Exceeding \$50 and not more than \$100, . . . . .	156	10,987 90
Exceeding \$100 and not more than \$200, . . . . .	224	31,805 50
Exceeding \$200 and not more than \$500, . . . . .	347	113,754 55
Exceeding \$500 and less than \$1,000, . . . . .	333	236,975 10
Of \$1,000 or more, . . . . .	294	351,719 29
To the credit of women, both adult and minor, . . . . .	921	342,757 10
To the credit of guardians, . . . . .	8	6,861 06
To the credit of religious and charitable associations, . . . . .	20	10,443 15
In trust, . . . . .	77	42,946 15

Schedule A—Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
United States Reg. 4s, . . . . .	\$150,000	\$190,500 00	\$150,000 00

*Schedule B — Detailed Statement of Bank Stocks.*

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
64	Bay State N'l B'k, Lawrence, .	\$4,800	\$7,680 00	\$6,400 00
44	Nat'l City Bank, Boston, .	4,400	4,664 00	4,400 00
100	N'l B'k of Commerce, Boston,	10,000	12,100 00	10,000 00
50	Nat'l Eagle Bank, Boston, .	5,000	5,075 00	5,000 00
50	Eliot Nat'l Bank, Boston, .	5,000	6,500 00	5,000 00
50	Everett Nat'l Bank, Boston, .	5,000	4,837 50	5,000 00
33	Globe Nat'l Bank, Boston, .	3,300	3,036 00	3,300 00
50	Hamilton Nat'l Bank, Boston,	5,000	6,125 00	5,000 00
15	N'l Hide & Leather B'k, Boston,	1,500	1,702 50	1,500 00
50	Howard Nat'l Bank, Boston, .	5,000	5,350 00	5,000 00
78	Lawrence N'l Bank, Lawrence,	7,800	8,970 00	7,800 00
50	Manufacturers' N'l B'k, Boston,	5,000	4,725 00	5,000 00
50	Market Nat'l Bank, Boston, .	5,000	4,512 50	5,000 00
50	N'l B'k of N. America, Boston,	5,000	5,125 00	5,000 00
50	State Nat'l Bank, Boston, .	5,000	5,775 00	5,000 00
76	Shawmut Nat'l Bank, Boston,	7,600	9,519 00	7,600 00
100	Shoe & Leather N'l B'k, Boston,	10,000	10,025 00	10,000 00
100	Suffolk Nat'l Bank, Boston, .	10,000	11,475 00	10,000 00
169	Tremont Nat'l Bank, Boston, .	16,900	16,942 25	16,900 00
50	Nat'l Webster Bank, Boston, .	5,000	5,137 50	5,000 00
		\$126,300	\$139,276 25	\$127,900 00

## COMMONWEALTH OF MASSACHUSETTS.

ESSEX, ss., Nov. 18, 1887.

Personally appeared Gilbert E. Hood, Treasurer of the Broadway Savings Bank, and made oath that the foregoing statement, by him subscribed, is a true and correct statement of all the resources and liabilities of said institution, and that the answers made by him to the foregoing interrogatories contain the whole truth in reference to the matters to which they relate, according to his best knowledge and belief.

Before me,

H. L. SHERMAN, *Justice of the Peace.*

ESSEX, ss., Nov. 18, 1887.

Personally appeared John Fallon, Morris Knowles, Thos. Scott, C. K. Pillsbury, Wm. P. Clark and Peter Holihan, being five or more of the trustees of said corporation, and severally made oath that they have made an examination of the affairs of the bank; that the books and records of said institution indicate the state of affairs as above attested by their treasurer; and that they believe said statement to be true.

Before me,

H. L. SHERMAN, *Justice of the Peace.*

## BROCKTON SAVINGS BANK — BROCKTON.

Incorporated 1881. Number of corporators, 47.

JOHN J. WHIPPLE, *President.*CLARENCE R. FILLEBROWN, *Treasurer.*WM. W. CROSS, *Clerk.*

Names of committee charged with the investment of its funds :

JOHN J. WHIPPLE,

BRADFORD E. JONES,

DAVIS S. PACKARD,

GARDNER J. KINGMAN.

ENOS H. REYNOLDS,

Open for business every business day, 9 A.M. to 2 P.M.

## STATEMENT.

ASSETS.		LIABILITIES.	
Public funds as per Schedule A,	\$57,974 00	Deposits, . . . . .	\$733,445 13
Bank stock as per Schedule B, .	13,800 00	Earnings undivided,	906 36
Railroad bonds, . . . . .	71,585 00	Guaranty fund, . . . . .	11,500 00
Loans on real estate, . . . . .	411,600 00		
Loans on personal security, . . .	147,354 00		
Loans to counties, cities or towns (notes), . . . . .	13,000 00		
Deposit in bank, not on interest,	29,731 05		
Expense account, . . . . .	168 61		
Cash on hand, . . . . .	638 83		
	<hr/>		<hr/>
	\$745,851 49		\$745,851 49

Number of outstanding loans which are of an amount not exceeding \$3,000 each, . . . . . 301

Aggregate amount of the same, . . . . . \$345,104 00

Cash on Deposit in Bank : —

Brockton National Bank, Brockton, . . . . . \$29,731 05

Whole amount of interest or profits received or earned during year ending

Oct. 31, 1887, . . . . . \$34,147 29

Rate and amount of each semi-annual dividend for the year } 2 per cent., { 11,512 83  
ending Oct. 31, 1887, . . . . . } 2 per cent., { 12,320 23

Times for the dividends fixed by the by-laws : April 15 and October 15.

Number and amount of deposits (not including dividends) received

during the year ending Oct. 31, 1887, . . . . . 6,257 \$379,845 44

Number and amount of deposits of and exceeding \$300 at any one

time during the year ending Oct. 31, 1887, . . . . . 241 123,790 52

Number and amount of withdrawals (including dividends) during the

year ending Oct. 31, 1887, . . . . . 3,276 284,552 63

Number of accounts opened during the year ending Oct. 31, 1887, 1,388

Number of accounts closed during the year ending Oct. 31, 1887, 749

Amount of expenses of the corporation during the year ending Oct. 31, 1887, 1,723 26

Amount of treasurer's bond, . . . . . 15,000 00

Date of examination by commissioner : June 13.

*Total amount of Loans with each specified Rate of Interest, including Deposits in Banks on Interest.*

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$13,000 00	4 per cent.	\$3,500 00	5½ per cent.	\$3,800 00	7 per cent.
35,000 00	4½ "	375,679 00	6 "	200 00	8 "
138,200 00	5 "	2,575 00	6½ "		

*Classification of Depositors' Accounts.*

	Number.	Amount.
Whole number, . . . . .	3,849	—
Of \$50 or less, . . . . .	1,438	\$22,551 79
Exceeding \$50 and not more than \$100, . . . . .	548	35,878 54
Exceeding \$100 and not more than \$200, . . . . .	680	92,653 56
Exceeding \$200 and not more than \$500, . . . . .	724	218,929 73
Exceeding \$500 and less than \$1,000, . . . . .	321	216,364 42
Of \$1,000 or more, . . . . .	138	147,067 09
To the credit of women, both adult and minor, . . . . .	1,543	310,143 40
To the credit of guardians, . . . . .	21	15,070 29
To the credit of religious and charitable associations, . . . . .	44	11,770 97
In trust, . . . . .	705	47,014 75

*Schedule A — Detailed Statement of Public Funds.*

	Par Value.	Estimated Market Value.	Amount Invested.
City of Brockton, Mass., 4s, . . . . .	\$29,000	\$29,580 00	\$29,580 00
of Brockton, Mass., 5s, . . . . .	5,700	6,213 00	5,814 00
District of Columbia 6s and 7s, . . . . .	10,000	12,580 00	11,500 00
City of Biddeford, Me., 4s, . . . . .	1,000	1,000 00	1,000 00
of Cleveland, Ohio, 6s and 7s, . . . . .	9,000	10,130 00	10,080 00
	\$54,700	\$59,503 00	\$57,974 00

*Schedule B — Detailed Statement of Bank Stocks.*

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
10	Manufacturers' N'l B'k, Boston,	\$1,000	\$945 00	\$1,000 00
10	Shawmut Nat'l Bank, Boston, .	1,000	1,250 00	1,000 00
28	Tremont Nat'l Bank, Boston, .	2,800	2,800 00	2,800 00
10	Nat'l Webster Bank, Boston, .	1,000	1,025 00	1,000 00
10	N'l B'k of No. America, Boston,	1,000	1,045 00	1,000 00
50	Brockton N'l Bank, Brockton, .	5,000	5,600 00	5,000 00
20	Home Nat'l Bank, Brockton, .	2,000	2,380 00	2,000 00
		\$13,800	\$15,045 00	\$13,800 00



*Railroad Bonds.*

	Par Value.	Estimated Market Value.	Amount Invested
Newport & Richford R.R. 5s, . . .	\$6,000	\$6,360 00	\$6,000 00*
Boston, Revere Beach & Lynn R.R. 6s,	1,000	1,120 00	1,000 00
Boston & Lowell R.R. 7s, . . .	14,000	16,000 00	15,400 00
Boston & Lowell R.R. 5s, . . .	1,000	1,050 00	1,000 00
Old Colony R.R. 6s, . . .	3,000	3,390 00	3,000 00
Vermont & Massachusetts R.R. 5s, .	9,000	9,540 00	9,180 00
Boston & Maine R.R. 7s, . . .	5,000	5,700 00	5,250 00
Worcester & Nashua R.R. 5s, . . .	5,500	5,720 00	5,500 00
Nashua & Rochester R.R. 5s, . . .	4,000	4,200 00	4,000 00
Conn. & Passumpsic Rivers R.R. 7s,	11,500	12,650 00	12,075 00*
Fitchburg R.R. 5s, . . .	6,000	6,240 00	6,180 00
B., C., Fitchburg & N. Bedford R.R. 5s,	1,000	1,100 00	1,000 00
Nashua & Lowell R.R. 6s, . . .	2,000	2,160 00	2,000 00
	\$69,000	\$75,230 00	\$71,585 00

## COMMONWEALTH OF MASSACHUSETTS.

PLYMOUTH, ss, Nov. 12, 1887.

Personally appeared Clarence R. Fillebrown, Treasurer of the Brockton Savings Bank, and made oath that the foregoing statement, by him subscribed, is a true and correct statement of all the resources and liabilities of said institution, and that the answers made by him to the foregoing interrogatories contain the whole truth in reference to the matters to which they relate, according to his best knowledge and belief.

Before me, DEWITT C. PACKARD, *Justice of the Peace.*

PLYMOUTH, ss., Nov. 12, 1887.

Personally appeared Davis S. Packard, E. H. Reynolds, Gardner J. Kingman, John J. Whipple and B. E. Jones, being five or more of the trustees of said corporation, and severally made oath that they have made an examination of the affairs of the bank; that the books and records of said institution indicate the state of affairs as above attested by their treasurer; and that they believe said statement to be true.

Before me, DEWITT C. PACKARD, *Justice of the Peace.*

\* These were legal investments when made.

## BROOKFIELD SAVINGS BANK—BROOKFIELD.

Incorporated 1872. Number of corporators, 35.

HENRY D. FALES, *President.*HIRAM P. GERALD, *Treasurer.*HIRAM P. GERALD, *Clerk.*

Names of committee charged with the investment of its funds:

H. V. CROSBY,

H. P. GERALD,

GEO. S. DUELL,

W. TUFTS.

Open for business every business day, 8 A.M. to 6 P.M.

## STATEMENT.

ASSETS.		LIABILITIES.	
Loans on real estate, . . . .	\$44,984 12	Deposits, . . . .	\$66,696 03
Loans on personal security, . .	9,512 40	Earnings undivided, . .	1,402 68
Loans to counties, cities or towns (notes), . . . .	8,750 00	Guaranty fund, . .	1,133 56
Deposits in banks, on interest, .	4,334 96		
Expense account, . . . .	50 00		
Cash on hand, . . . .	1,600 79		
	<u>\$69,232 27</u>		<u>\$69,232 27</u>

Number of outstanding loans which are of an amount not exceeding \$3,000 each, . . . . . 74

Aggregate amount of the same, . . . . . \$55,946 52

Cash on Deposit in Banks, amount in each :—

First National Bank, Worcester, . . . . .	\$936 47
Mechanics' National Bank, Worcester, . . . . .	1,000 00
Central National Bank, Worcester, . . . . .	1,000 00
City National Bank, Worcester, . . . . .	907 32
Boston Safe Deposit and Trust Company, Boston, . . . . .	491 17

Whole amount of interest or profits received or earned during year ending Oct. 31, 1887, . . . . . \$2,990 02

Rate and amount of each semi-annual dividend for the year } 2 per cent., { 1,077 42  
 ending Oct. 31, 1887, . . . . . } 2 per cent., { 1,226 45

Times for the dividends fixed by the by-laws: January 1 and July 1.

Average annual per cent. of dividends for term ending at time of and including last extra dividend: 4 2-5.

Date of the last extra dividend: July 1, 1886.

Number and amount of deposits (not including dividends) received during the year ending Oct. 31, 1887, . . . . . 508 \$25,906 10

Number and amount of deposits of and exceeding \$300 at any one time during the year ending Oct. 31, 1887, . . . . . 20 8,647 00

Number and amount of withdrawals (including dividends) during the year ending Oct. 31, 1887, . . . . . 442 22,492 55

Number of accounts opened during the year ending Oct. 31, 1887, . 102

Number of accounts closed during the year ending Oct. 31, 1887, . 85

Amount of expenses of the corporation during the year ending Oct. 31, 1887, 163 20

Amount of treasurer's bond, . . . . . 10,000 00

Date of examination by commissioner: January 19.

Total amount of Loans with each specified Rate of Interest, including  
Deposits in Banks on Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$4,334 96	3 per cent.	\$3,000 00	5 per cent.	\$38,196 52	6 per cent.
8,750 00	4 “	13,300 00	5½ “		

Classification of Depositors' Accounts.

	Number.	Amount.
Whole number, . . . . .	410	-
Of \$50 or less, . . . . .	215	\$12,714 88
Exceeding \$50 and not more than \$100, . . . . .	42	2,820 91
Exceeding \$100 and not more than \$200, . . . . .	54	7,459 79
Exceeding \$200 and not more than \$500, . . . . .	61	18,692 07
Exceeding \$500 and less than \$1000, . . . . .	35	21,781 41
Of \$1,000 or more, . . . . .	3	3,226 97
To the credit of women, both adult and minor, . . . . .	144	22,282 58
To the credit of religious and charitable associations, . . . . .	5	2,140 32
In trust, . . . . .	6	2,348 47

COMMONWEALTH OF MASSACHUSETTS.

WORCESTER, ss., Nov. 19, 1887.

Personally appeared Hiram P. Gerald, Treasurer of the Brookfield Savings Bank, and made oath that the foregoing statement, by him subscribed, is a true and correct statement of all the resources and liabilities of said institution, and that the answers made by him to the foregoing interrogatories contain the whole truth in reference to the matters to which they relate, according to his best knowledge and belief.

Before me, H. V. CROSBY, *Justice of the Peace.*

WORCESTER, ss., Nov. 19, 1887.

Personally appeared Henry D. Fales, Levi Davis, Geo. S. Duell, Wm. F. Hayden and J. W. Livermore, being five or more of the trustees of said corporation, and severally made oath that they have made an examination of the affairs of the bank; that the books and records of said institution indicate the state of affairs as above attested by their treasurer; and that they believe said statement to be true.

Before me, H. V. CROSBY, *Justice of the Peace.*

## BROOKLINE SAVINGS BANK—BROOKLINE.

Incorporated Feb. 24, 1871. Number of corporators, 52.

WM. H. LINCOLN, *President*.WM. E. LINCOLN, *Treasurer*.WM. E. LINCOLN, *Clerk*.

Names of committee charged with the investment of its funds :

CHAS. D. HEAD,

NATH'L LYFORD,

B. W. NEAL,

BENJ. F. BAKER,

THOS. P. RITCHIE,

WM. E. LINCOLN.

Open for business Monday and Saturday, 5.15 to 8 P. M.; Wednesday, 4 to 5 P. M.

## STATEMENT.

ASSETS.		LIABILITIES.	
Public funds as per Schedule A,	\$14,750 00	Deposits, . . . . .	\$332,043 21
Bank stock as per Schedule B, .	30,946 63	Earnings undivided,	1,049 18
Loans on bank stock, . . . .	550 00	Guaranty fund, . . . .	4,393 79
Railroad bonds, . . . . .	10,000 00		
Real estate (for banking purposes), . . . . .	7,231 36		
Real estate by foreclosure, . .	1,526 22		
Loans on real estate, . . . .	219,337 50		
Loans on personal security, . .	31,800 00		
Deposits in banks, on interest, .	14,710 39		
Expense account, . . . . .	633 19		
Interest account, . . . . .	2,546 33		
Tax title, . . . . .	90 45		
Cash on hand, . . . . .	3,364 11		
	<hr/>		<hr/>
	\$337,486 18		\$337,486 18

Loans on Bank Stock, amount on each :—

On 4 shares National Eagle Bank, Boston, . . . . .	\$300 00
On 3 shares National Eagle Bank, Boston, . . . . .	250 00

Invested in real estate (for banking purposes), . . . . .	\$7,231 36
Estimated value of the same, . . . . .	7,500 00
Assessed value of the same, . . . . .	6,100 00
Net income received from same during year ending Oct. 31, 1887, . .	100 00
Value (by books) of other real estate, held by foreclosure or otherwise, .	1,526 22
Assessed value of the same, . . . . .	800 00
Number of outstanding loans which are of an amount not exceeding \$3,000 each, . . . . .	50
Aggregate amount of the same, . . . . .	59,687 50
Amount of investments from which no income is received, . . . .	1,526 22

Cash on Deposit in Banks, amount in each :—

Shawmut National Bank, Boston, . . . . .	\$5,471 48
Central National Bank, Boston, . . . . .	5,283 69
Brookline National Bank, Brookline, . . . . .	3,955 22



Whole amount of interest or profits received or earned during the year ending Oct. 31, 1887, . . . . .		\$13,449 27
Rate and amount of each semi-annual dividend for the year ending Oct. 31, 1887, . . . . .	2 per cent., {	5,055 80
	2 per cent., {	5,384 50
Times for the dividends fixed by the by-laws: second Monday in January and July.		
Number and amount of deposits (not including dividends) received during the year ending Oct. 31, 1887, . . . . .		
		3,440 \$126,963 96
Number and amount of deposits of and exceeding \$300 at any one time during the year ending Oct. 31, 1887, . . . . .		
		59 30,500 65
Number and amount of withdrawals (including dividends) during the year ending Oct. 31, 1887, . . . . .		
		1,204 82,972 41
Number of accounts opened during the year ending Oct. 31, 1887, . . . . .		
		508
Number of accounts closed during the year ending Oct. 31, 1887, . . . . .		
		250
Amount of expenses of the corporation during the year ending Oct. 31, 1887, . . . . .		1,880 00
Amount of treasurer's bond, . . . . .		5,000 00
Date of examination by commissioner: Dec. 15.		

Total amount of Loans with each specified Rate of Interest, including Deposits in Banks on Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$3,955 22	2 per cent.	\$148,350 00	5 per cent.	\$3,100 00	6½ per cent.
10,755 17	2½ “	49,800 00	5½ “	1,700 00	7 “
1,800 00	4⅔ “	46,937 50	6 “		

Classification of Depositors' Accounts.

	Number.	Amount.
Whole number, . . . . .	1,911	—
Of \$50 or less, . . . . .	914	\$13,588 33
Exceeding \$50 and not more than \$100, . . . . .	236	16,917 61
Exceeding \$100 and not more than \$200, . . . . .	270	38,566 93
Exceeding \$200 and not more than \$500, . . . . .	277	87,896 00
Exceeding \$500 and less than \$1,000, . . . . .	141	96,497 27
Of \$1,000 or more, . . . . .	73	78,577 07
To the credit of women, both adult and minor, . . . . .	658	127,920 92
To the credit of guardians, . . . . .	1	723 76
To the credit of religious and charitable associations, . . . . .	11	495 25
In trust, . . . . .	547	49,453 43

Schedule A — Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
Town of Brookline, Mass., 7s, of Brookline, Mass., 4½s,	\$4,000	\$5,200 00	\$4,200 00
	10,000	10,550 00	10,550 00
	\$14,000	\$15,750 00	\$14,750 00

*Schedule B—Detailed Statement of Bank Stocks.*

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
50	Nat'l City Bank, Boston, .	\$5,000	\$5,350 00	\$5,531 25
61	Central Nat'l Bank, Boston, .	6,100	7,950 00	9,700 00
50	Merchandise N'l Bank, Boston,	5,000	5,000 00	5,000 00
30	Tremont Nat'l Bank, Boston, .	3,000	3,000 00	3,344 13
37	Nat'l Revere Bank, Boston, .	3,700	4,625 00	4,057 00
12	Nat'l Eagle Bank, Boston, .	1,200	1,200 00	1,314 25
20	Brookline N'l Bank, Brookline,	2,000	2,140 00	2,000 00
		\$26,000	\$29,265 00	\$30,946 63

*Railroad Bonds.*

	Par Value.	Estimated Market Value.	Amount Invested.
Fitchburg R.R. 4s, . . . .	\$10,000	\$9,800 00	\$10,000 00

## COMMONWEALTH OF MASSACHUSETTS.

SUFFOLK, ss., Nov. 22, 1887.

Personally appeared Wm. E. Lincoln, Treasurer of the Brookline Savings Bank, and made oath that the foregoing statement, by him subscribed, is a true and correct statement of all the resources and liabilities of said institution, and that the answers made by him to the foregoing interrogatories contain the whole truth in reference to the matters to which they relate, according to his best knowledge and belief.

Before me,

ALBERT L. LINCOLN, Jr., *Justice of the Peace.*

SUFFOLK, ss., Nov. 22, 1887.

Personally appeared Wm. H. Lincoln, J. Anson Guild, B. W. Neal, Wm. Lincoln and James P. Stearns, being five or more of the trustees of said corporation, and severally made oath that they have made an examination of the affairs of the bank; that the books and records of said institution indicate the state of affairs as above attested by their treasurer; and that they believe said statement to be true.

Before me,

WILLIAM E. LINCOLN, *Justice of the Peace.*

## CAMBRIDGEPORT SAVINGS BANK — CAMBRIDGEPORT.

Incorporated 1853. Number of corporators, 11.

JOSEPH A. HOLMES, *President.*WILLIAM PAGE, *Treasurer.*J. F. LANE, *Clerk.*

Names of committee charged with the investment of its funds :

JOSEPH A. HOLMES,

DANIEL U. CHAMBERLAIN.

GEO. T. GALE,

Open for business every business day, 9 A.M. to 1 P.M.

## STATEMENT.

ASSETS.		LIABILITIES.	
Public funds as per Schedule A,	\$1,099,662 10	Deposits, . . . .	\$2,909,239 77
Loan on public funds, . . . .	500 00	Earnings undivided,	42,510 45
Bank stock as per Schedule B, . .	98,100 00	Guaranty fund, . .	86,100 00
Loan on bank stock, . . . .	20,000 00		
Railroad bonds, . . . .	271,000 00		
Loans on real estate, . . . .	1,070,349 72		
Loans on personal security, . . .	256,500 00		
Loans to counties, cities or towns			
(notes), . . . .	179,000 00		
Deposits in banks, on interest, .	40,406 39		
Expense account, . . . .	1,257 75		
Cash on hand, . . . .	1,074 26		
	<u>\$3,037,850 22</u>		<u>\$3,037,850 22</u>

## Loan on Public Funds : —

On \$500 State of New Hampshire bonds, . . . . . \$500 00

## Loan on Bank Stock : —

On 200 shares Metacomet National Bank, Fall River, with 40 shares Old  
Colony R.R. and 25 shares Boston & Maine R.R. as additional security, \$20,000 00Number of outstanding loans which are of an amount not exceeding \$3,000  
each, . . . . . 331

Aggregate amount of the same, . . . . . \$469,109 83

## Cash on Deposit in Banks, amount in each : —

Cambridgeport National Bank, Cambridgeport, . . . . .	\$5,209 02
First National Bank, Cambridge, . . . . .	34,284 26
National City Bank, Cambridge, . . . . .	913 11

Whole amount of interest or profits received during year ending Oct. 31,

1887, . . . . . \$158,832 44

Rate and amount of each semi-annual dividend for the year	} 2 per cent., {	55,068 12
ending Oct. 31, 1887, . . . . .		

56,149 93

Times for the dividends fixed by the by-laws : third Wednesday in Jan-  
uary and July.

Number and amount of deposits (not including dividends) received during the year ending Oct. 31, 1887, . . . . .	8,373	\$438,282 95
Number and amount of deposits of and exceeding \$300 at any one time during the year ending Oct. 31, 1887, . . . . .	255	129,663 00
Number and amount of withdrawals (including dividends) during the year ending Oct. 31, 1887, . . . . .	5,633	506,417 02
Number of accounts opened during the year ending Oct. 31, 1887, . . . . .	1,126	
Number of accounts closed during the year ending Oct. 31, 1887, . . . . .	827	
Amount of expenses of the corporation during the year ending Oct. 31, 1887, . . . . .		5,488 47
Amount of treasurer's bond, . . . . .		20,000 00
Date of examination by commissioner: May 24.		

*Total amount of Loans with each specified Rate of Interest, including Deposits in Banks on Interest.*

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$40,406 39	2½ per cent.	\$810,793 24	5 per cent	\$4,750 00	7 per cent.
40,000 00	3¾ “	60,650 00	5½ “	4,500 00	7¾ “
158,500 00	4 “	109,556 48	6 “	2,500 00	7½ “
321,000 00	4½ “	14,100 00	6½ “		

*Classification of Depositors' Accounts.*

	Number.	Amount.
Whole number, . . . . .	8,532	—
Of \$50 or less, . . . . .	3,103	\$48,859 10
Exceeding \$50 and not more than \$100, . . . . .	808	57,818 37
Exceeding \$100 and not more than \$200, . . . . .	1,018	141,722 52
Exceeding \$200 and not more than \$500, . . . . .	1,324	433,573 01
Exceeding \$500 and less than \$1,000, . . . . .	1,076	765,324 40
Of \$1,000 or more, . . . . .	1,198	1,461,942 37
To the credit of women, both adult and minor, . . . . .	3,605	1,260,074 00
To the credit of guardians, . . . . .	53	23,963 00
To the credit of religious and charitable associations, . . . . .	83	79,707 00
In trust, . . . . .	1,499	438,353 00

*Schedule A—Detailed Statement of Public Funds.*

	Par Value.	Estimated Market Value.	Amount Invested.
City of Boston, Mass., 6s, . . . . .	\$39,000	\$42,740 00	\$39,000 00
of Boston, Mass., 5s, . . . . .	13,000	14,950 00	13,000 00
of Cambridge, Mass., 6s, . . . . .	8,000	8,300 00	8,000 00
of Cambridge, Mass., 5s, . . . . .	50,000	50,500 00	50,000 00
of Cambridge, Mass., 4s, . . . . .	100,000	101,550 00	100,000 00
of Cleveland, Ohio, 7s, . . . . .	34,000	37,350 00	34,000 00



*Schedule A—Concluded.*

	Par Value.	Estimated Market Value.	Amount Invested.
City of Cleveland, Ohio, 6s, . . .	\$54,000	\$56,920 00	\$54,000 00
of Cleveland, Ohio, 4s, . . .	39,000	39,000 00	39,000 00
of Cleveland, Ohio, 3 <sup>6</sup> / <sub>10</sub> s, . . .	7,000	6,720 00	7,000 00
of Dayton, Ohio, 4s, . . .	55,000	55,000 00	55,000 00
of Columbus, Ohio, 4s, . . .	40,000	40,000 00	40,000 00
of Grand Rapids, Mich., 8s, . . .	5,000	6,100 00	5,000 00
of Grand Rapids, Mich., 5s, . . .	12,000	12,000 00	12,000 00
of Grand Rapids, Mich., 4s, . . .	19,000	19,000 00	19,000 00
of Lawrence, Mass., 4s, . . .	40,000	40,800 00	40,000 00
of New Bedford, Mass., 5s, . . .	5,000	5,650 00	5,000 00
of New Britain, Ct., 4s, . . .	5,000	5,000 00	5,000 00
of Newton, Mass., 6s, . . .	3,000	3,750 00	3,000 00
of Newton, Mass., 4s, . . .	13,000	13,065 00	13,000 00
of Taunton, Mass., 4s, . . .	35,500	35,677 50	35,500 00
of Worcester, Mass., 5s, . . .	20,000	23,000 00	20,000 00
of Worcester, Mass., 4s, . . .	50,000	50,250 00	50,000 00
Town of Beverly, Mass., 4s, . . .	52,000	52,780 00	52,000 00
of Rockland, Mass., 4s, . . .	57,000	57,000 00	62,107 23
of South Abington, Mass., 4s, . . .	19,000	19,000 00	19,000 00
City of Waltham, Mass., 4s, . . .	46,000	46,000 00	47,993 34
Town of Weymouth, Mass., 4s, . . .	31,000	31,310 00	31,000 00
of Kingston, Mass., 4s, . . .	33,000	33,000 00	36,061 53
District of Columbia 6s, . . .	30,000	32,100 00	30,000 00
United States 4s, . . .	175,000	212,812 50	175,000 00
	\$1,089,500	\$1,151,325 00	\$1,099,662 10

*Schedule B—Detailed Statement of Bank Stocks.*

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
50	Blackstone Nat'l Bank, Boston,	\$5,000	\$5,425 00	\$5,000 00
56	N'l B'k of Commerce, Boston,	5,600	6,846 00	5,600 00
40	Eliot Nat'l Bank, Boston, . . .	4,000	5,120 00	4,000 00
50	Globe Nat'l Bank, Boston, . . .	5,000	4,562 50	5,000 00
100	Hamilton Nat'l Bank, Boston,	10,000	12,250 00	10,000 00
150	Suffolk Nat'l Bank, Boston, . . .	15,000	17,175 00	15,000 00
100	Tremont Nat'l Bank, Boston, . . .	10,000	10,025 00	10,000 00
206	Nat'l Union Bank, Boston, . . .	20,600	29,818 50	20,600 00
50	Washington N'l Bank, Boston,	5,000	6,200 00	5,000 00
75	Nat'l Webster Bank, Boston, . . .	7,500	7,696 88	7,500 00
40	Cambridgeport Nat'l Bank, Cambridgeport, . . .	4,000	5,400 00	4,000 00
50	First Nat'l Bank, Cambridge, . . .	5,000	8,000 00	5,000 00
14	Nat'l City Bank, Cambridge, . . .	1,400	2,240 00	1,400 00
		\$98,100	\$120,758 88	\$98,100 00

*Railroad Bonds.*

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Albany R.R. 7s, . . . .	\$63,000	\$69,300 00	\$63,000 00
Fitchburg R.R. 7s, . . . .	6,000	6,900 00	6,000 00
Fitchburg R.R. 5s, . . . .	22,000	22,440 00	22,000 00
Fitchburg R.R. 4s, . . . .	50,000	47,500 00	50,000 00
Old Colony R.R. 7s, . . . .	1,000	1,160 00	1,000 00
Old Colony R.R. 6s, . . . .	19,000	21,850 00	19,000 00
Old Colony R.R. 4s, . . . .	50,000	50,000 00	50,000 00
Vermont & Massachusetts R.R. 5s, .	60,000	65,400 00	60,000 00
	\$271,000	\$284,550 00	\$271,000 00

## COMMONWEALTH OF MASSACHUSETTS.

MIDDLESEX, ss., Dec. 6, 1887.

Personally appeared William Page, Treasurer of the Cambridgeport Savings Bank, and made oath that the foregoing statement, by him subscribed, is a true and correct statement of all the resources and liabilities of said institution, and that the answers made by him to the foregoing interrogatories contain the whole truth in reference to the matters to which they relate, according to his best knowledge and belief.

Before me,

CHAS. G. POPE, *Justice of the Peace.*

MIDDLESEX, ss., Dec. 6, 1887.

Personally appeared Jos. A. Holmes, Geo. T. Gale, Daniel U. Chamberlain, Benj. R. Tilton and W. A. Bullard, being five or more of the trustees of said corporation, and severally made oath that they have made an examination of the affairs of the bank; that the books and records of said institution indicate the state of affairs as above attested by their treasurer; and that they believe said statement to be true.

Before me,

CHAS. G. POPE, *Justice of the Peace.*

## CAMBRIDGE SAVINGS BANK — CAMBRIDGE.

Incorporated 1834. Number of corporators, 52.

CHAS. W. SEVER, *President*.OSCAR F. ALLEN, *Treasurer*.JAMES H. WYETH, *Clerk*.

Names of committee charged with the investment of its funds:

CHAS. W. SEVER,	J. T. G. NICHOLS,
ANDREW S. WAITT,	WM. KIMBALL,
EDWIN DRESSER,	J. R. PETTINGILL.
CHAS. E. RAYMOND,	

Open for business every business day, 8 A.M. to 1 P.M.

## STATEMENT.

ASSETS.		LIABILITIES.	
Public funds as per Schedule A,	\$169,532 50	Deposits, . . . . .	\$2,288,562 17
Loan on public funds, . . . . .	4,100 00	Earnings undivided, . . . . .	43,165 10
Bank stock as per Schedule B, . . . . .	274,018 85	Guaranty fund, . . . . .	57,750 00
Loans on bank stock, . . . . .	59,900 00		
Railroad bonds, . . . . .	55,000 00		
Loan on railroad bonds, . . . . .	25,000 00		
Real estate by foreclosure, . . . . .	38,795 94		
Loans on real estate, . . . . .	914,453 00		
Loans on personal security, . . . . .	749,357 33		
Loans to counties, cities or towns (notes), . . . . .	65,000 00		
Deposits in banks, on interest, . . . . .	30,400 00		
Deposits in banks, not on interest, . . . . .	119 80		
Expense account, . . . . .	1,288 00		
Cash on hand, . . . . .	2,511 85		
	<u>\$2,389,477 27</u>		<u>\$2,389,477 27</u>

## Loan on Public Funds:—

On \$4,100 United States 4s, . . . . . \$4,100 00

## Loans on Bank Stock, amount on each:—

On 25 shares National Bank of Commerce, Boston, . . . . .	\$2,300 00
On 70 shares National Revere Bank, Boston, . . . . .	7,000 00
On 500 shares Maverick National Bank, Boston, . . . . .	50,000 00
On 6 shares Worcester National Bank, Worcester, . . . . .	600 00

## Loan on Railroad Bonds:—

On \$25,000 Connecticut &amp; Passumpsic Rivers Railroad Bonds, with \$5,000

City of Lynn Bonds as additional security, . . . . . \*\$25,000 00

Value (by books) of real estate held by foreclosure or otherwise, . . . \$38,795 94

Assessed value of the same, . . . . . 42,000 00

Number of outstanding loans which are of an amount not exceeding \$3,000 each, . . . . . 257

Aggregate amount of the same, . . . . . 338,751 00

Amount of investments from which no income is received, . . . . . 16,357 33

\* This was a legal loan when made.

Cash on Deposit in Banks, amount in each :—

Charles River National Bank, Cambridge, . . . . .	\$8,660 93
Maverick National Bank, Boston, . . . . .	21,858 87

Whole amount of interest or profits received or earned during year ending

Oct. 31, 1887, . . . . .	\$111,340 14
Rate and amount of each semi-annual dividend for the year } $1\frac{1}{2}$ per cent., {	32,787 88
ending Oct. 31, 1887, . . . . . } 2 per cent, {	43,968 80

Times for the dividends fixed by the by-laws : fourth Thursday in January and July.

Number and amount of deposits (not including dividends) received

during the year ending Oct. 31, 1887, . . . . .	7,721	\$431,897 66
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Number and amount of deposits of and exceeding \$300 at any one

time during the year ending Oct. 31, 1887, . . . . .	284	138,154 23
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Number and amount of withdrawals (including dividends) during the

year ending Oct. 31, 1887, . . . . .	6,559	511,397 56
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Number of accounts opened during the year ending Oct. 31, 1887, . . . . . 973 |  |

Number of accounts closed during the year ending Oct. 31, 1887, . . . . . 741 |  |

Amount of expenses of the corporation during the year ending Oct. 31, 1887, . . . . . 5,017 | 18 |

Amount of treasurer's bond, . . . . . 20,000 | 00 |

Date of examination by commissioner : May 18.

*Total amount of Loans with each specified Rate of Interest, including Deposits in Banks on Interest.*

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$8,600 00	$2\frac{1}{2}$ per cent.	\$30,000 00	$4\frac{3}{4}$ per cent.	\$287,749 00	6 per cent.
15,000 00	$3\frac{1}{2}$ "	707,062 00	5 "	22,200 00	$6\frac{1}{2}$ "
75,857 33	4 "	200,867 00	$5\frac{1}{2}$ "	7,850 00	7 "
67,500 00	$4\frac{1}{4}$ "	25,000 00	$5\frac{3}{4}$ "	22,925 00	$7\frac{1}{2}$ "
377,600 00	$4\frac{1}{2}$ "				

*Classification of Depositors' Accounts.*

	Number.	Amount.
Whole number, . . . . .	6,883	—
Of \$50 or less, . . . . .	2,216	\$34,321 62
Exceeding \$50 and not more than \$100, . . . . .	704	50,275 97
Exceeding \$100 and not more than \$200, . . . . .	957	134,131 66
Exceeding \$200 and not more than \$500, . . . . .	1,181	385,071 23
Exceeding \$500 and less than \$1,000, . . . . .	955	671,094 08
Of \$1,000 or more, . . . . .	870	1,013,667 61
To the credit of women, both adult and minor, . . . . .	3,734	1,192,346 49
To the credit of guardians, . . . . .	28	14,085 10
To the credit of religious and charitable associations, . . . . .	63	25,730 69
In trust, . . . . .	595	212,042 40



*Schedule A — Detailed Statement of Public Funds.*

	Par Value.	Estimated Market Value.	Amount Invested.
City of Fall River, Mass., 6s, . .	\$21,000	\$27,130 00	\$20,150 00
of Newburyport, Mass., 6s, . .	18,000	19,800 00	18,000 00
of Cambridge, Mass., 6s, . .	22,000	25,400 00	21,932 50
of Lowell, Mass., 6s, . .	20,000	21,600 00	19,400 00
of Fitchburg, Mass., 6s, . .	25,000	27,500 00	25,000 00
of Providence, R. I., 5s, . .	22,000	25,960 00	24,035 00
of Boston, Mass., 6s, . .	15,000	16,950 00	17,775 00
of Boston, Mass., 5s, . .	2,000	2,320 00	2,240 00
Town of Westborough, Mass., 5s, .	14,000	16,240 00	14,000 00
of Medford, Mass., 6s, . .	2,000	2,120 00	2,000 00
City of Springfield, Mass., 7s, . .	1,000	1,400 00	1,000 00
Commonwealth of Massachusetts 5s,	4,000	4,600 00	4,000 00
	\$166,000	\$191,020 00	\$169,532 50

*Schedule B — Detailed Statement of Bank Stocks.*

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
159	Atlas Nat'l Bank, Boston, .	\$15,900	\$18,285 00	\$19,054 25
265	Boston Nat'l Bank, Boston, .	26,500	31,800 00	29,134 37
18	Continental N'l Bank, Boston,	1,800	2,142 00	2,203 25
107	Eliot Nat'l Bank, Boston, .	10,700	13,803 00	12,489 12
42	Faneuil Hall N'l Bank, Boston,	4,200	5,838 00	5,484 75
9	Freeman's N'l Bank, Boston, .	900	846 00	997 25
69	Globe Nat'l Bank, Boston, .	6,900	6,348 00	8,919 26
93	Hamilton Nat'l Bank, Boston,	9,300	11,346 00	11,590 00
114	Howard Nat'l Bank, Boston, .	11,400	12,198 00	12,831 49
58	Market Nat'l Bank, Boston, .	5,800	5,278 00	6,280 63
134	Merchants' N'l Bank, Boston,	13,400	18,894 00	18,207 25
10	Shawmut Nat'l Bank, Boston,	1,000	1,250 00	1,206 25
50	State Nat'l Bank, Boston, .	5,000	5,750 00	5,481 25
145	Suffolk Nat'l Bank, Boston, .	14,500	16,820 00	17,836 50
200	Third Nat'l Bank, Boston, .	20,000	20,000 00	20,598 12
83	Traders' Nat'l Bank, Boston, .	8,300	7,802 00	8,300 00
117	Tremont Nat'l Bank, Boston, .	11,700	11,700 00	14,003 25
125	Nat'l B'k of Commerce, Boston,	12,500	15,000 00	15,309 99
11	Nat'l Exchange Bank, Boston,	1,100	1,386 00	1,575 75
11	Nat'l Eagle Bank, Boston, .	1,100	1,122 00	1,241 88
28	N'l Hide & Leather B'k, Boston,	2,800	3,192 00	3,144 00
146	Nat'l Revere Bank, Boston, .	14,600	18,250 00	17,499 99
5	Nat'l Union Bank, Boston, .	500	720 00	719 00
25	Charles Riv. N'l B'k, Camb'dge,	2,500	3,750 00	2,526 00
46	Newton Nat'l Bank, Newton, .	4,600	4,600 00	5,880 00
30	Nat'l Rockland Bank, Boston,	3,000	4,500 00	4,625 25
50	Naumkeag N'l Bank, Salem, .	5,000	7,000 00	7,800 00

*Schedule B — Concluded.*

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
50	Nat'l Bank of Commerce, New Bedford,	\$5,000	\$6,250 00	\$6,160 00
50	So. Framingham Nat'l Bank, So. Framingham,	5,000	5,000 00	5,000 00
60	First Nat'l Bank, New Bedford,	6,000	9,000 00	7,420 00
10	First Nat'l Bank, Leominster,	1,000	500 00	500 00
		\$232,000	\$270,370 00	\$274,018 85

*Railroad Bonds.*

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Albany R.R. 7s,	\$4,000	\$4,780 00	\$4,000 00
Lowell & Andover R.R. 6s,	1,000	1,120 00	1,000 00
Fitchburg R.R. 4½s,	50,000	50,000 00	50,000 00
	\$55,000	\$55,900 00	\$55,000 00

## COMMONWEALTH OF MASSACHUSETTS.

MIDDLESEX, ss., Nov. 15, 1887.

Personally appeared Oscar F. Allen, Treasurer of the Cambridge Savings Bank, and made oath that the foregoing statement, by him subscribed, is a true and correct statement of all the resources and liabilities of said institution, and that the answers made by him to the foregoing interrogatories contain the whole truth in reference to the matters to which they relate, according to his best knowledge and belief.

Before me,

CHAS. H. THURSTON, *Justice of the Peace.*

MIDDLESEX, ss., Nov. 15, 1887.

Personally appeared Chas. E. Raymond, Chas. W. Sever, John H. Hubbard, James H. Wyeth, J. T. G. Nichols and Franklin Perrin, being five or more of the trustees of said corporation, and severally made oath that they have made an examination of the affairs of the bank; that the books and records of said institution indicate the state of affairs as above attested by their treasurer; and that they believe said statement to be true.

Before me,

CHAS. H. THURSTON, *Justice of the Peace.*

CANTON INSTITUTION FOR SAVINGS—CANTON.

Incorporated 1835. Number of corporators, 24.

CHAS. H. FRENCH, *President.* NATH'L W. DUNBAR, *Treasurer.*  
NATH'L W. DUNBAR, *Clerk.*

Names of committee charged with the investment of its funds :—

CHAS. ENDICOTT, WM. O. CHAPMAN,  
JAMES L. SHEPARD, NATH'L W. DUNBAR.

Open for business every business day, 8 AM. to 12 M., 1.30 to 4 P.M.

STATEMENT.

ASSETS.		LIABILITIES.	
Public funds as per Schedule A,	\$99,250 00	Deposits, . . . . .	\$530,561 10
Bank stock as per Schedule B, .	53,100 00	Earnings undivided, . . .	4,857 18
Loan on bank stock, . . . . .	10,000 00	Guaranty fund, . . . . .	17,158 07
Railroad bonds, . . . . .	26,000 00		
Real estate by foreclosure, . . .	10,120 00		
Loans on real estate, . . . . .	224,416 00		
Loans on personal security, . . .	79,225 00		
Loans to counties, cities or towns			
(notes), . . . . .	33,410 00		
Deposit in bank, on interest, . .	16,988 26		
Expense account, . . . . .	67 09		
	\$552,576 35		\$552,576 35

Loan on Bank Stock :—

On 100 shares National Bank of South Reading, Wakefield, . . . . .	\$10,000 00
Value (by books) of real estate, held by foreclosure or otherwise, . . . .	\$10,120 00
Assessed value of the same, . . . . .	10,450 00
Net income received from same during year ending Oct. 31, 1887, . . . .	438 75
Number of outstanding loans which are of an amount not exceeding	
\$3,000 each, . . . . .	194
Aggregate amount of the same, . . . . .	187,291 00
Amount of investments from which no income is received, . . . . .	3,200 00

Cash on Deposit in Bank :—

Neponset National Bank, Canton, . . . . .	\$16,988 26
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Whole amount of interest or profits received or earned during year ending  
Oct. 31, 1887, . . . . . \$26,947 14  
Rate and amount of each semi-annual dividend for the year } 2 per cent., { 10,052 75  
ending Oct. 31, 1887, . . . . . } 2 per cent., { 10,013 17  
Times for the dividends fixed by the by-laws: first Tuesday in April and  
October.  
Average annual per cent. of dividends for term ending at time of and in-  
cluding last extra dividend, 5.  
Date of the last extra dividend, October 7, 1879.

Number and amount of deposits (not including dividends) received during the year ending Oct. 31, 1887, . . . . .	1,338	\$82,265 14
Number and amount of deposits of and exceeding \$300 at any one time during the year ending Oct. 31, 1887, . . . . .	48	23,222 00
Number and amount of withdrawals (including dividends) during the year ending Oct. 31, 1887, . . . . .	987	93,062 31
Number of accounts opened during the year ending Oct. 31, 1887, . . . . .	284	
Number of accounts closed during the year ending Oct. 31, 1887, . . . . .	224	
Amount of expenses of the corporation during the year ending Oct. 31, 1887, . . . . .		913 49
Amount of treasurer's bond, . . . . .		10,000 00
Date of examination by commissioner: September 15.		

*Total amount of Loans with each specified Rate of Interest, including Deposits in Banks on Interest.*

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$16,988 26	2 per cent.	\$32,750 00	4½ per cent.	\$5,000 00	5½ per cent.
28,410 00	4 “	52,000 00	5 “	228,891 00	6 “

*Classification of Depositors' Accounts.*

	Number.	Amount.
Whole number, . . . . .	1,926	—
Of \$50 or less, . . . . .	530	\$10,764 32
Exceeding \$50 and not more than \$100, . . . . .	272	18,973 32
Exceeding \$100 and not more than \$200, . . . . .	348	48,406 38
Exceeding \$200 and not more than \$500, . . . . .	398	125,711 86
Exceeding \$500 and less than \$1,000, . . . . .	257	178,818 67
Of \$1,000 or more, . . . . .	121	147,886 55
To the credit of women, both adult and minor, . . . . .	1,032	307,142 86
To the credit of guardians, . . . . .	9	5,150 29
To the credit of religious and charitable associations, . . . . .	17	4,558 45
In trust, . . . . .	62	24,937 36

*Schedule A — Detailed Statement of Public Funds.*

	Par Value.	Estimated Market Value.	Amount Invested.
United States 4s, . . . . .	\$10,000	\$12,600 00	\$10,000 00
County of Hampden, Mass., 3s, . . . . .	10,000	9,600 00	9,600 00
City of Providence, R.I., 5s, . . . . .	10,000	11,500 00	11,500 00
of Taunton, Mass., 4s, . . . . .	10,000	10,300 00	10,300 00
of Lawrence, Mass., 4s, . . . . .	15,000	15,450 00	15,450 00
of Waltham, Mass., 4s, . . . . .	8,000	8,400 00	8,400 00
of Lynn, Mass., 3½s, . . . . .	13,500	13,500 00	13,500 00
of New Bedford, Mass., 3½s, . . . . .	10,000	10,000 00	10,000 00
Town of Norwood, Mass., 4s, . . . . .	10,000	10,500 00	10,500 00
	\$96,500	\$101,850 00	\$99,250 00



*Schedule B — Detailed Statement of Bank Stocks.*

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
113	Neponset N'l Bank, Canton, .	\$11,300	\$14,690 00	\$13,100 00
50	Dedham N'l Bank, Dedham, .	5,000	6,000 00	6,000 00
25	Atlas Nat'l Bank, Boston, .	2,500	2,875 00	2,500 00
25	Blackstone Nat'l B'k, Boston, .	2,500	2,650 00	2,500 00
25	Central Nat'l Bank, Boston, .	2,500	3,250 00	2,500 00
40	Freeman's Nat'l Bank, Boston, .	4,000	3,800 00	4,000 00
33	Globe Nat'l Bank, Boston, .	3,300	3,036 00	3,300 00
50	Market Nat'l Bank, Boston, .	5,000	4,600 00	5,000 00
50	N'l B'k of No. America, Boston, .	5,000	5,250 00	5,000 00
25	Nat'l Eagle Bank, Boston, .	2,500	2,500 00	2,500 00
25	Nat'l Webster Bank, Boston, .	2,500	2,550 00	2,500 00
17	North Nat'l Bank, Boston, .	1,700	2,227 00	1,700 00
25	Shoe & Leather N'l B'k, Boston, .	2,500	2,500 00	2,500 00
		\$50,300	\$55,928 00	\$53,100 00

*Railroad Bonds.*

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Albany R.R. 7s, . . .	\$12,000	\$13,440 00	\$14,500 00
Boston & Maine R.R. 7s, . . .	5,000	5,750 00	6,000 00
Eastern R.R. 6s, . . . . .	5,500	6,710 00	5,500 00*
	\$22,500	\$25,900 00	\$26,000 00

## COMMONWEALTH OF MASSACHUSETTS.

NORFOLK, ss., Nov. 12, 1887.

Personally appeared Nathaniel W. Dunbar, Treasurer of the Canton Institution for Savings, and made oath that the foregoing statement, by him subscribed, is a true and correct statement of all the resources and liabilities of said institution, and that the answers made by him to the foregoing interrogatories contain the whole truth in reference to the matters to which they relate, according to his best knowledge and belief.

Before me,

CHAS. ENDICOTT, *Justice of the Peace.*

NORFOLK, ss., Nov. 12, 1887.

Personally appeared Chas. H. French, Chas. Endicott, Sam'l H. Capen, Elijah Bent, Henry F. Buswell and F. D. Dunbar, being five or more of the trustees of said corporation, and severally made oath that they have made an examination of the affairs of the bank; that the books and records of said institution indicate the state of affairs as above attested by their treasurer; and that they believe said statement to be true.

Before me,

N. W. DUNBAR, *Justice of the Peace.*

\* This was a legal investment when made.

## CAPE ANN SAVINGS BANK—GLOUCESTER.

Incorporated 1846. Number of corporators, 48.

ADDISON GILBERT, *President.*GEORGE J. MARSH, *Treasurer.*GEORGE J. MARSH, *Clerk.*

Names of committee charged with the investment of its funds :

ADDISON GILBERT,	JOHN CORLISS,
SAMUEL A. STACEY,	SYLVESTER CUNNINGHAM,
ELBRIDGE G. FRIEND,	JOHN E. SOMES,
ROBERT R. FEARS,	JOHN J. PEW,
HENRY CENTER,	FREDERIC G. WONSON.

Open for business every business day, 9 A.M. to 1 P.M., and 2 to 3 P.M. In August,  
9 A.M. to 1 P.M.

## STATEMENT.

ASSETS.		LIABILITIES.	
Public funds as per Schedule A,	\$146,400 00	Deposits, . . . .	\$1,725,771 35
Bank stock as per Schedule B, .	211,700 00	Earnings undivided, .	17,671 38
Loans on bank stock, . . . .	24,000 00	Guaranty fund, . . .	80,500 00
Railroad bonds, . . . . .	45,875 00	Surplus, . . . . .	15,753 92
Real estate (for banking purposes), . . . . .	1,000 00	Premiums, . . . . .	8,141 03
Real estate by foreclosure, . .	2,225 73	Taxes, . . . . .	2,732 04
Loans on real estate, . . . . .	928,940 00	Profit and loss, . . .	19,315 59
Loans on personal security, . .	484,000 00	J. Green account, . .	586 89
Loans to counties, cities or towns (notes), . . . . .	16,300 00		
Deposit in bank, on interest, .	5,384 74		
Deposit in bank, not on interest, . . . . .	4,307 94		
Expense account, . . . . .	133 33		
Miscellaneous, . . . . .	37 50		
Cash on hand, . . . . .	167 96		
	\$1,870,472 20		\$1,870,472 20

Loans on Bank Stock, amount on each : —

On 10 shares First National Bank, Gloucester, . . . . .	\$1,000 00
On 230 shares City National Bank, Gloucester, . . . . .	23,000 00
Invested in real estate (for banking purposes), . . . . .	\$1,000 00
Estimated value of the same, . . . . .	7,000 00
Assessed value of the same, . . . . .	9,700 00
Net income received from same during year ending Oct. 31, 1887, . .	250 00
Value (by books) of other real estate, held by foreclosure or otherwise, .	2,225 73
Assessed value of the same, . . . . .	2,700 00
Net income received from same during year ending Oct. 31, 1887, . .	39 00
Number of outstanding loans which are of an amount not exceeding \$3,000 each, . . . . .	655
Aggregate amount of the same, . . . . .	517,980 00
Amount of investments from which no income is received, . . . . .	9,000 00

## Cash on Deposit in Banks, amount in each : —

Gloucester National Bank, Gloucester, . . . . .	\$4,307 94
National Bank of Redemption, Boston, . . . . .	5,384 74

## Whole amount of interest or profits received or earned during year ending

Oct. 31, 1887, . . . . .	\$97,608 70
Rate and amount of each semi-annual dividend for the year } 2½ per cent., {	37,623 34
ending Oct. 31, 1887, . . . . . } 2½ per cent., {	39,032 33

Times for the dividends fixed by the by-laws : April 1 and October 1.

Number and amount of deposits (not including dividends) received during the year ending Oct. 31, 1887, . . . . .	5,481	\$364,097 97
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Number and amount of deposits of and exceeding \$300 at any one time during the year ending Oct. 31, 1887, . . . . .	209	131,647 10
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Number and amount of withdrawals (including dividends) during the year ending Oct. 31, 1887, . . . . .	4,123	302,682 12
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Number of accounts opened during the year ending Oct. 31, 1887, . . . . .	1,246
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Number of accounts closed during the year ending Oct. 31, 1887, . . . . .	773
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Amount of expenses of the corporation during the year ending Oct. 31, 1887, . . . . .	5,524 51
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Amount of treasurer's bond, . . . . .	20,000 00
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Date of examination by commissioner : September 1.

*Total amount of Loans with each specified Rate of Interest, including Deposits in Banks on Interest.*

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$5,384 74	2½ per cent.	\$411,950 00	5 per cent.	\$13,030 00	6½ per cent.
16,300 00	4 “	101,500 00	5½ “	25,850 00	7 “
30,000 00	4¾ “	854,610 00	6 “		

*Classification of Depositors' Accounts.*

	Number.	Amount.
Whole number, . . . . .	6,253	—
Of \$50 or less, . . . . .	2,361	\$41,587 07
Exceeding \$50 and not more than \$100, . . . . .	803	51,118 05
Exceeding \$100 and not more than \$200, . . . . .	854	117,796 90
Exceeding \$200 and not more than \$500, . . . . .	1,025	353,781 78
Exceeding \$500 and less than \$1,000, . . . . .	701	527,963 13
Of \$1,000 or more, . . . . .	509	633,524 42
To the credit of women, both adult and minor, . . . . .	2,847	757,449 59
To the credit of guardians, . . . . .	29	14,602 14
To the credit of religious and charitable associations, . . . . .	61	35,999 97
In trust, . . . . .	183	71,538 46

*Schedule A—Detailed Statement of Public Funds.*

	Par Value.	Estimated Market Value.	Amount Invested.
United States currency 6s, . . .	\$50,000	\$63,900 00	\$50,000 00
Town of Brookline, Mass., 7s, . .	5,000	6,250 00	5,000 00
City of Charlestown, Mass., 6s, . .	12,000	13,200 00	12,000 00
of Cambridge, Mass., 6s, . . .	10,000	11,000 00	10,000 00
of Cleveland, Ohio, 7s, . . .	25,000	30,000 00	25,000 00
of Fall River, Mass., 6s, . . .	8,000	8,800 00	8,000 00
of Gloucester, Mass., 6s, . . .	400	400 00	400 00
of Grand Rapids, Mich., 8s, . . .	10,000	11,500 00	10,000 00
of Lowell, Mass., 6s, . . .	15,000	16,500 00	15,000 00
of Lawrence, Mass., 6s, . . .	5,000	5,500 00	5,000 00
of Northampton, Mass., 6s, . . .	5,000	5,500 00	5,000 00
of Salem, Mass., 6s, . . .	1,000	1,100 00	1,000 00
	\$146,400	\$173,650 00	\$146,400 00

*Schedule B—Detailed Statement of Bank Stocks.*

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
100	Atlantic Nat'l Bank, Boston, . .	\$10,000	\$13,200 00	\$10,000 00
100	Atlas Nat'l Bank, Boston, . . .	10,000	11,800 00	10,000 00
112	Blackstone Nat'l Bank, Boston, .	11,200	12,096 00	11,200 00
90	Central Nat'l Bank, Boston, . . .	9,000	11,340 00	7,200 00
50	Nat'l City Bank, Boston, . . .	5,000	5,700 00	5,000 00
100	N'l Bank of Commerce, Boston, .	10,000	12,400 00	10,000 00
100	Nat'l Eagle Bank, Boston, . . .	10,000	10,200 00	10,000 00
30	Everett Nat'l Bank, Boston, . . .	3,000	2,880 00	3,000 00
50	Nat'l Exchange Bank, Boston, . .	5,000	6,250 00	5,000 00
100	Freeman's Nat'l Bank, Boston, . .	10,000	9,000 00	9,000 00
50	Globe Nat'l Bank, Boston, . . .	5,000	4,500 00	4,500 00
50	Hamilton Nat'l Bank, Boston, . .	5,000	6,050 00	5,000 00
70	Howard Nat'l Bank, Boston, . . .	7,000	7,770 00	7,000 00
100	Merchants' Nat'l Bank, Boston, .	10,000	13,700 00	10,000 00
50	New England N'l B'k, Boston, . .	5,000	7,500 00	5,000 00
100	North Nat'l Bank, Boston, . . .	10,000	13,200 00	10,000 00
100	N'l B'k of No. America, Boston, .	10,000	10,200 00	10,000 00
50	Old Boston Nat'l Bank, Boston, .	2,500	2,800 00	2,500 00
166	N'l B'k of Redemption, Boston, .	16,600	20,584 00	16,600 00
50	N'l B'k of the Republic, Boston, .	5,000	6,800 00	5,000 00
50	Second Nat'l Bank, Boston, . . .	5,000	7,500 00	5,000 00
100	Shawmut Nat'l Bank, Boston, . . .	10,000	12,300 00	10,000 00
50	State Nat'l Bank, Boston, . . .	5,000	5,800 00	5,000 00
50	Tremont Nat'l Bank, Boston, . . .	5,000	5,000 00	5,000 00
100	City Nat'l Bank, Gloucester, . .	10,000	14,000 00	10,000 00
100	Cape Ann N'l B'k, Gloucester, . .	10,000	14,000 00	10,000 00
57	Rockport N'l Bank, Rockport, . .	5,700	7,980 00	5,700 00
50	Gloucester N'l B'k, Gloucester, .	5,000	6,750 00	5,000 00
		\$215,000	\$261,300 00	\$211,700 00



*Railroad Bonds.*

	Par Value.	Estimated Market Value.	Amount Invested.
Eastern R.R. 6s, . . . . .	\$42,500	\$49,815 00	\$31,875 00*
Maine Central R.R. 7s, . . . . .	14,000	17,080 00	14,000 00
	\$56,500	\$66,895 00	\$45,875 00

## COMMONWEALTH OF MASSACHUSETTS.

ESSEX, ss., Nov. 14, 1887.

Personally appeared George J. Marsh, Treasurer of the Cape Ann Savings Bank, and made oath that the foregoing statement, by him subscribed, is a true and correct statement of all the resources and liabilities of said institution, and that the answers made by him to the foregoing interrogatories contain the whole truth in reference to the matters to which they relate, according to his best knowledge and belief.

Before me,

DANIEL T. BABSON, *Justice of the Peace.*

ESSEX, ss., Nov. 14, 1887.

Personally appeared Addison Gilbert, S. Cunningham, John Corliss, John J. Pew, and Henry Center, being five or more of the trustees of said corporation, and severally made oath that they have made an examination of the affairs of the bank; that the books and records of said institution indicate the state of affairs as above attested by their treasurer; and that they believe said statement to be true.

Before me,

DANIEL T. BABSON, *Justice of the Peace.*

\* This was a legal investment when made.

Amount of investments from which no income is received, . . . . .	6,850 12
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Cash on Deposit in Bank :—		
Cape Cod National Bank, Harwich,	. . . . .	\$4,500 00
Whole amount of interest or profits received or earned during year ending		
Oct. 31, 1887,	. . . . .	\$20,180 27
Rate and amount of each semi-annual dividend for the year	} 2 per cent., {	6,573 32
ending Oct. 31, 1887,		} 2 per cent., {
Times for the dividends fixed by the by-laws: second Wednesday in April and October.		
Number and amount of deposits (not including dividends) received		
during the year ending Oct. 31, 1887,	. . . . . 1,138	\$100,244 15
Number and amount of deposits of and exceeding \$300 at any one		
time during the year ending Oct. 31, 1887,	. . . . . 90	42,804 81
Number and amount of withdrawals (including dividends) during the		
year ending Oct. 31, 1887,	. . . . . 729	64,225 32
Number of accounts opened during the year ending Oct. 31, 1887,	. 372	
Number of accounts closed during the year ending Oct. 31, 1887,	. 282	
Amount of expenses of the corporation during the year ending Oct. 31, 1887,		1,671 36
Amount of treasurer's bond,	. . . . .	5,000 00
Amount of assistant treasurer's bond,	. . . . .	5,000 00
Date of examination by commissioner: September 9.		

Total amount of Loans with each specified Rate of Interest, including Deposits in Banks on Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$4,500 00	2½ per cent.	\$2,000 00	5¼ per cent.	\$200 00	6¼ per cent.
10,000 00	4 “	36,200 00	5½ “	4,611 77	6½ “
10,000 00	4⅞ “	89,584 17	6 “	71,934 38	7 “
41,949 65	5 “				

Classification of Depositors' Accounts.

	Number.	Amount.
Whole number,	2,081	—
Of \$50 or less,	866	\$12,119 61
Exceeding \$50 and not more than \$100,	237	14,996 25
Exceeding \$100 and not more than \$200,	337	47,276 24
Exceeding \$200 and not more than \$500,	394	122,252 45
Exceeding \$500 and less than \$1,000,	188	123,383 54
Of \$1,000 or more,	59	67,450 40
To the credit of women, both adult and minor,	1,029	179,384 08
To the credit of guardians,	14	4,537 02
To the credit of religious and charitable associations,	24	4,247 09
In trust,	49	14,040 81

*Detailed Statement of Bank Stocks.*

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
57	Cape Cod N'l Bank, Harwich,	\$5,700	\$7,809 00	\$7,866 00
42	First Nat'l Bank, Yarmouth, .	4,200	5,712 00	5,523 00
27	Blackstone Nat'l Bank, Boston,	2,700	2,862 00	2,916 00
40	Everett Nat'l Bank, Boston, .	4,000	3,880 00	3,800 00
7	Faneuil Hall N'l Bank, Boston,	700	973 00	931 00
25	Fourth Nat'l Bank, Boston, .	2,500	2,825 00	2,756 25
31	N'l B'k of Commerce, Boston,	3,100	3,782 00	3,674 50
16	N'l B'k of N. America, Boston,	1,600	1,680 00	1,616 00
13	Nat'l Bank of the Common- wealth, Boston, . . . .	1,300	1,781 00	1,521 00
15	N'l B'k of the Republic, Boston,	1,500	2,100 00	1,980 00
30	N'l Hide & Leather B'k, Boston,	3,000	3,420 00	3,450 00
30	Nat'l Revere Bank, Boston, .	3,000	3,750 00	3,630 00
26	Nat'l Exchange Bank, Boston,	2,600	3,276 00	3,029 00
43	Shawmut Nat'l Bank, Boston,	4,300	5,375 00	5,031 00
48	State Nat'l Bank, Boston, .	4,800	5,568 00	5,676 00
24	Suffolk Nat'l Bank, Boston, .	2,400	2,736 00	2,730 00
20	Tremont Nat'l Bank, Boston, .	2,000	2,000 00	2,275 00
10	Nat'l Webster Bank, Boston, .	1,000	1,030 00	1,050 00
		\$50,400	\$60,559 00	\$59,454 75

*Railroad Bonds.*

	Par Value.	Estimated Market Value.	Amount Invested.
Old Colony R.R. 7s, . . . .	\$16,000	\$18,720 00	\$18,636 00
Old Colony R.R. 6s, . . . .	5,000	5,800 00	5,697 00
Boston & Maine R.R. 7s, . . . .	10,000	11,650 00	11,821 00
Fitchburg R.R. 5s, . . . .	5,000	5,200 00	5,469 00
Vermont & Massachusetts R.R. 5s, .	10,000	11,150 00	10,955 00
Boston & Lowell R.R. 5s, . . . .	5,000	5,450 00	5,388 00
Boston & Lowell R.R. 6s, . . . .	1,000	1,145 00	1,130 00
	\$52,000	\$59,115 00	\$59,096 00

## COMMONWEALTH OF MASSACHUSETTS.

BARNSTABLE, SS.

HARWICH, Nov. 11, 1887.

Personally appeared Augustus C. Snow, 2d, Treasurer of the Cape Cod Five Cents Savings Bank, and made oath that the foregoing statement, by him subscribed, is a true and correct statement of all the resources and liabilities of said institution, and that the answers made by him to the foregoing interrogatories contain the whole truth in reference to the matters to which they relate, according to his best knowledge and belief.

Before me,

ALPHONSO L. WEEKES, *Justice of the Peace.*



## COMMONWEALTH OF MASSACHUSETTS.

BARNSTABLE, ss., Nov. 11, 1887.

Personally appeared Edwd. E. Crowell, Luther Fisk, Godfrey Hopkins, Alexander T. Newcomb and Levi Eldridge, being five or more of the trustees of said corporation, and severally made oath that they have made an examination of the affairs of the bank; that the books and records of said institution indicate the state of affairs as above attested by their treasurer; and that they believe said statement to be true.

Before me,

ALPHONSO L. WEEKES, *Justice of the Peace.*

## CENTRAL SAVINGS BANK—LOWELL.

Incorporated March 3, 1871. Number of corporators, 87.

OLIVER H. MOULTON, *President*.SAMUEL A. CHASE, *Treasurer*.SAMUEL A. CHASE, *Clerk*.

Names of committee charged with the investment of its funds:

DANIEL SWAN,

ARTHUR G. POLLARD,

JOHN S. JAKES,

AMASA PRATT,

HENRY C. CHURCH,

SAMUEL A. CHASE.

Open for business every business day, 9 A.M. to 1 P.M., and Saturdays, 7 to 9 P.M.

## STATEMENT.

ASSETS.		LIABILITIES.	
Public funds as per Schedule A,	\$7,000 00	Deposits, . . . .	\$1,679,605 57
Bank stock as per Schedule B, .	229,800 00	Earnings undivided,	65,429 44
Loan on bank stock, . . . .	300 00	Guaranty fund, . .	38,000 00
Real estate by foreclosure, . .	36,050 00		
Loans on real estate, . . . .	1,086,675 00		
Loans on personal security, . .	366,418 00		
Deposits in banks, on interest, .	54,775 55		
Cash on hand, . . . . .	2,016 46		
	<u>\$1,783,035 01</u>		<u>\$1,783,035 01</u>

## Loan on Bank Stock:—

On 3 shares Railroad National Bank, Lowell, . . . . . \$300 00

Value (by books) of real estate, held by foreclosure or otherwise, . . \$36,050 00

Assessed value of the same, . . . . . 38,275 00

Net income received from same during year ending Oct. 31, 1887, . . 1,988 69

Number of outstanding loans which are of an amount not exceeding  
\$3,000 each, . . . . . 267

Aggregate amount of the same, . . . . . 396,118 00

## Cash on Deposit in Banks, amount in each:—

Appleton National Bank, Lowell, . . . . . \$20,000 00

Merchants' National Bank, Lowell, . . . . . 19,775 55

Old Lowell National Bank, Lowell, . . . . . 5,000 00

Prescott National Bank, Lowell, . . . . . 10,000 00

Whole amount of interest or profits received or earned during year ending

Oct. 31, 1887, . . . . . \$83,511 29

Rate and amount of each semi-annual dividend for the year } 2 per cent., { 28,698 20  
ending Oct. 31, 1887, . . . . . } 2 per cent., { 30,316 11Times for the dividends fixed by the by-laws: first Saturday in May and  
November.

Number and amount of deposits (not including dividends) received during the year ending Oct. 31, 1887, . . . . .	5,898	\$427,555 20
Number and amount of deposits of and exceeding \$300 at any one time during the year ending Oct. 31, 1887, . . . . .	325	185,303 00
Number and amount of withdrawals (including dividends) during the year ending Oct. 31, 1887, . . . . .	3,366	341,891 66
Number of accounts opened during the year ending Oct. 31, 1887, . . . . .	1,178	
Number of accounts closed during the year ending Oct. 31, 1887, . . . . .	784	
Amount of expenses of the corporation during the year ending Oct. 31, 1887, . . . . .		5,615 05
Amount of treasurer's bond, . . . . .		20,000 00
Date of examination by commissioner: August 24.		

Total amount of Loans with each specified Rate of Interest, including Deposits in Banks on Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$19,775 55	2 per cent.	\$143,400 00	4½ per cent.	\$117,993 00	5½ per cent.
5,000 00	2½ “	53,600 00	4¾ “	192,673 00	6 “
47,000 00	4 “	858,227 00	5 “	500 00	7 “
70,000 00	4¼ “				

Classification of Depositors' Accounts.

	Number.	Amount.
Whole number, . . . . .	4,558	-
Of \$50 or less, . . . . .	1,178	\$22,726 84
Exceeding \$50 and not more than \$100, . . . . .	483	34,884 26
Exceeding \$100 and not more than \$200, . . . . .	647	91,553 17
Exceeding \$200 and not more than \$500, . . . . .	895	298,076 65
Exceeding \$500 and less than \$1,000, . . . . .	691	486,254 27
Of \$1,000 or more, . . . . .	664	746,110 38
To the credit of women, both adult and minor, . . . . .	1,978	702,282 40
To the credit of guardians, . . . . .	41	14,826 26
To the credit of religious and charitable associations, . . . . .	94	33,542 36
In trust, . . . . .	913	242,977 38

Schedule A — Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Haverhill, Mass., 6s, . . . . .	\$4,000	\$4,160 00	\$4,000 00
Town of Methuen, Mass., 6s, . . . . .	3,000	3,060 00	3,000 00
	\$7,000	\$7,220 00	\$7,000 00

*Schedule B — Detailed Statement of Bank Stocks.*

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
100	Atlantic Nat'l Bank, Boston, .	\$10,000	\$13,400 00	\$14,000 00
100	Blackstone Nat'l Bank, Boston,	10,000	10,900 00	12,500 00
50	Boston Nat'l Bank, Boston, .	5,000	6,000 00	6,000 00
200	Central Nat'l Bank, Boston, .	20,000	26,000 00	35,000 00
100	Eliot Nat'l Bank, Boston, .	10,000	12,900 00	11,500 00
13	Hamilton Nat'l Bank, Boston, .	1,300	1,651 00	1,400 00
50	Market Nat'l Bank, Boston, .	5,000	4,500 00	5,500 00
10	Maverick Nat'l Bank, Boston, .	1,000	2,250 00	1,200 00
50	Merchants' Nat'l Bank, Boston,	5,000	7,050 00	6,700 00
30	Metropolitan N'l Bank, Boston,	3,000	3,450 00	3,100 00
100	Nat'l City Bank, Boston, .	10,000	10,800 00	12,000 00
100	N'l B'k of Commerce, Boston,	10,000	12,200 00	10,000 00
50	N'l Hide & Leather B'k, Boston,	5,000	5,650 00	5,400 00
60	N'l B'k of Redemption, Boston,	6,000	7,020 00	8,000 00
27	N'l B'k of the Republic, Boston,	2,700	3,726 00	3,400 00
30	Nat'l Webster Bank, Boston, .	3,000	3,090 00	3,000 00
70	Second Nat'l Bank, Boston, .	7,000	10,500 00	10,000 00
63	Shawmut Nat'l B'k, Boston, .	6,300	8,875 00	8,000 00
50	Shoe & Leather N'l B'k, Boston,	5,000	5,000 00	5,800 00
50	Suffolk Nat'l Bank, Boston, .	5,000	5,750 00	6,100 00
100	Appleton Nat'l Bank, Lowell, .	10,000	20,000 00	16,900 00
30	First Nat'l Bank, Lowell, .	3,000	4,800 00	4,200 00
150	Merchants' N'l Bank, Lowell, .	15,000	21,750 00	18,300 00
52	Old Lowell Nat'l Bank, Lowell,	5,200	6,500 00	6,700 00
10	Prescott Nat'l Bank, Lowell, .	1,000	1,550 00	1,000 00
12	Railroad Nat'l Bank, Lowell, .	1,200	1,560 00	1,200 00
50	Wamesit Nat'l Bank, Lowell, .	5,000	6,900 00	6,900 00
50	Georgetown N'l B'k, Georget'n,	5,000	6,000 00	6,000 00
		\$175,700	\$229,772 00	\$229,800 00

## COMMONWEALTH OF MASSACHUSETTS.

MIDDLESEX, ss., Dec. 9, 1887.

Personally appeared Samuel A. Chase, Treasurer of the Central Savings Bank, and made oath that the foregoing statement, by him subscribed, is a true and correct statement of all the resources and liabilities of said institution, and that the answers made by him to the foregoing interrogatories contain the whole truth in reference to the matters to which they relate, according to his best knowledge and belief.

Before me,

LOUIS H. KILESKE, *Justice of the Peace.*

MIDDLESEX, ss., Dec. 9, 1887.

Personally appeared Ephraim Brown, Amasa Pratt, George L. Huntoon, George F. Scribner and Erastus Boyden, being five or more of the trustees of said corporation, and severally made oath that they have made an examination of the affairs of the bank; that the books and records of said institution indicate the state of affairs as above attested by their treasurer; and that they believe said statement to be true.

Before me,

LOUIS H. KILESKE, *Justice of the Peace.*

MIDDLESEX, ss., Dec. 13, 1887.

Personally appeared Oliver H. Moulton, President of the Central Savings Bank, and made oath that he had made an examination of the affairs of the bank; that the books and records of said institution indicate the state of affairs as above attested by the treasurer; and that he believes said statement to be true.

Before me,

J. J. JUDKINS, *Justice of the Peace.*



## CHARLESTOWN FIVE CENTS SAVINGS BANK—BOSTON.

Incorporated 1854. Number of corporators, 50.

P. J. STONE, *President*.AMOS STONE, *Treasurer*.BENJ. F. STACEY, *Clerk*.

Names of committee charged with the investment of its funds :

P. J. STONE,

P. S. BRIGGS,

GEO. S. PENDERGAST,

PETER S. ROBERTS.

AMOS BROWN,

Open for business every business day, 9 A.M. to 2 P.M. Wednesdays and  
Saturdays, 3 to 5 P.M.

## STATEMENT.

ASSETS.		LIABILITIES.	
Bank stock as per Schedule, . . . . .	\$686,000 00	Deposits, . . . . .	* \$3,414,529 89
Loans on bank stock, . . . . .	2,100 00	Earnings undivided, . . . . .	42 042 61
Railroad bonds, . . . . .	108,000 00	Guaranty fund, . . . . .	132,000 00
Real estate (for banking purposes), . . . . .	70,000 00		
Real estate by foreclosure, . . . . .	134,500 00		
Loans on real estate, . . . . .	1,371,430 00		
Loans on personal security, . . . . .	1,176,550 00		
Deposits in banks, on interest, . . . . .	37,354 69		
Cash on hand, . . . . .	2,637 81		
	<u>\$3,588,572 50</u>		<u>\$3,588,572 50</u>

Loans on Bank Stock, amount on each :—

On 5 shares Monument National Bank, Boston, . . . . .	\$500 00
On 10 shares Monument National Bank, Boston, . . . . .	1,000 00
On 10 shares National Eagle Bank, Boston, . . . . .	600 00

Invested in real estate (for banking purposes), . . . . .	\$70,000 00
Estimated value of the same, . . . . .	80,700 00
Assessed value of the same, . . . . .	80,700 00
Net income received from same during year ending Oct. 31, 1887, . . . . .	5,714 10
Value (by books) of other real estate, held by foreclosure or otherwise, . . . . .	134,500 00
Assessed value of the same, . . . . .	155,300 00
Net income received from same during year ending Oct. 31, 1887, . . . . .	6,697 21
Number of outstanding loans which are of an amount not exceeding \$3,000 each, . . . . .	397
Aggregate amount of the same, . . . . .	629,530 00
Amount of investments from which no income is received, . . . . .	6,500 00

Cash on Deposit in Banks, amount in each :—

Monument National Bank, Boston, . . . . .	\$31,576 49
Maverick National Bank, Boston, . . . . .	5,778 20

\* The large increase in this item is caused in part by omitting to credit to deposits the dividend of October, 1886, before the return of that year was made up.

Whole amount of interest or profits received or earned during year ending

Oct. 31, 1887, . . . . . \$199,839 09

Rate and amount of each semi-annual dividend for the year } 2 per cent., { 63,785 30  
ending Oct. 31, 1887, . . . . . } 2½ per cent., { 80,550 27

Times for the dividends fixed by the by-laws: third Wednesday in April and October.

Number and amount of deposits (not including dividends) received

during the year ending Oct. 31, 1887, . . . . . 10,344 \$613,284 46

Number and amount of deposits of and exceeding \$300 at any one

time during the year ending Oct. 31, 1887, . . . . . 409 300,193 50

Number and amount of withdrawals (including dividends) during

the year ending Oct. 31, 1887, . . . . . 5,854 679,055 43

Number of accounts opened during the year ending Oct. 31, 1887, 1,615

Number of accounts closed during the year ending Oct. 31, 1887, 1,244

Amount of expenses of the corporation during the year ending Oct. 31, 1887, 6,867 45

Amount of treasurer's bond, . . . . . 30,000 00

Date of examination by commissioner: September 23.

*Total amount of Loans with each specified Rate of Interest, including  
Deposits in Banks on Interest.*

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$37,354 69	2½ per cent.	\$20,000 00	5½ per cent.	\$85,000 00	6¼ per cent.
150,700 00	4½ "	587,980 00	5½ "	38,600 00	6½ "
245,000 00	4¾ "	396,000 00	6 "	55,850 00	7 "
970,950 00	5 "				

*Classification of Depositors' Accounts.*

	Number.	Amount.
Whole number, . . . . .	9,223	—
Of \$50 or less, . . . . .	3,525	\$68,926 89
Exceeding \$50 and not more than \$100, . . . . .	769	59,376 30
Exceeding \$100 and not more than \$200, . . . . .	825	113,679 53
Exceeding \$200 and not more than \$500, . . . . .	1,213	396,494 99
Exceeding \$500 and less than \$1,000, . . . . .	1,376	976,953 39
Of \$1,000 or more, . . . . .	1,515	1,799,112 78
To the credit of women, both adult and minor, . . . . .	4,693	1,432,848 21
To the credit of guardians, . . . . .	47	24,650 73
To the credit of religious and charitable associations, . . . . .	63	56,943 50
In trust, . . . . .	893	551,820 29

*Detailed Statement of Bank Stocks.*

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
308	Atlas Nat'l Bank, Boston, .	\$30,800	\$35,728 00	\$30,800 00
110	Blackstone Nat'l Bank, Boston,	11,000	11,880 00	11,000 00
67	Blue Hill Nat'l Bank, Milton, .	6,700	6,834 00	6,700 00
145	Boylston Nat'l Bank, Boston, .	14,500	18,850 00	14,500 00
250	Bunker Hill N'l Bank, Boston,	25,000	45,500 00	25,000 00

*Detailed Statement of Bank Stocks — Concluded.*

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
175	Nat'l City Bank, Boston, . . .	\$17,500	\$18,725 00	\$17,500 00
50	Columbian Nat'l Bank, Boston, . . .	5,000	6,300 00	5,000 00
263	N'l Bank of Commerce, Boston, . . .	26,300	32,086 00	26,300 00
500	Continental N'l Bank, Boston, . . .	50,000	59,000 00	50,000 00
300	Eliot Nat'l Bank, Boston, . . .	30,000	38,400 00	30,000 00
20	First Nat'l Bank, Boston, . . .	2,000	4,420 00	2,000 00
150	First Ward N'l Bank, Boston, . . .	15,000	19,500 00	14,800 00
159	Globe Nat'l Bank, Boston, . . .	15,900	14,469 00	15,300 00
370	N'l Hide & Leather B'k, Boston, . . .	37,000	42,180 00	37,000 00
304	Howard Nat'l Bank, Boston, . . .	30,400	32,528 00	30,400 00
250	Manufacturers' N'l B'k, Boston, . . .	25,000	23,500 00	24,200 00
86	Market Nat'l Bank, Boston, . . .	8,600	7,826 00	8,600 00
27	Nat'l Market Bank, Brighton, . . .	2,700	3,834 00	2,700 00
132	Maverick N'l Bank, Boston, . . .	13,200	29,300 00	12,900 00
189	Merchandise N'l B'k, Boston, . . .	18,900	18,900 00	18,500 00
134	Metropolitan N'l B'k, Boston, . . .	13,400	15,142 00	13,400 00
70	Monument N'l Bank, Boston, . . .	7,000	15,470 00	7,000 00
140	North Nat'l Bank, Boston, . . .	14,000	18,340 00	14,000 00
99	N'l B'k of No. America, Boston, . . .	9,900	10,296 00	9,900 00
200	N'l B'k of Redemption, Boston, . . .	20,000	25,400 00	20,000 00
342	N'l B'k of the Republic, Boston, . . .	34,200	47,880 00	34,200 00
267	Nat'l Revere Bank, Boston, . . .	26,700	33,108 00	26,700 00
22	Shawmut Nat'l Bank, Boston, . . .	2,200	2,750 00	2,200 00
437	Shoe and Leather Nat'l Bank, Boston, . . . . .	43,700	44,137 00	43,300 00
185	Suffolk Nat'l Bank, Boston, . . .	18,500	21,090 00	18,500 00
176	Tremont Nat'l Bank, Boston, . . .	17,600	17,600 00	17,600 00
220	Nat'l Webster Bank, Boston, . . .	22,000	22,440 00	22,000 00
24	Andover Nat'l Bank, Andover, . . .	2,400	3,000 00	2,400 00
40	Conway Nat'l Bank, Conway, . . .	4,000	4,400 00	4,000 00
217	First Nat'l Bank, Lynn, . . .	21,700	27,125 00	21,700 00
66	Franklin Co. N'l B'k, Greenfield, . . .	6,600	6,600 00	6,600 00
150	Home Nat'l Bank, Brockton, . . .	15,000	17,250 00	15,000 00
96	Newton Nat'l Bank, Newton, . . .	9,600	9,792 00	9,300 00
75	Railroad Nat'l Bank, Lowell, . . .	7,500	9,375 00	7,500 00
75	Wachusett N'l B'k, Fitchburg, . . .	7,500	15,000 00	7,500 00
		\$689,000	\$835,955 00	\$686,000 00

*Railroad Bonds.*

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Lowell R.R. 5s, . . .	\$25,000	\$26,500 00	\$25,000 00
Boston & Lowell R.R. 4s, . . .	83,000	83,000 00	83,000 00
	\$108,000	\$109,500 00	\$108,000 00

## COMMONWEALTH OF MASSACHUSETTS.

SUFFOLK, ss., Nov. 17, 1887.

Personally appeared Amos Stone, Treasurer of the Charlestown Five Cents Savings Bank, and made oath that the foregoing statement, by him subscribed, is a true and correct statement of all the resources and liabilities of said institution, and that the answers made by him to the foregoing interrogatories contain the whole truth in reference to the matters to which they relate, according to his best knowledge and belief.

Before me,

GEO. H. PENDERGAST, *Justice of the Peace.*

SUFFOLK, ss., Nov. 17, 1887.

Personally appeared P. J. Stone, Amos Brown, P. S. Briggs, E. B. Stetson, Abram E. Cutter and Benj. F. Stacey, being five or more of the trustees of said corporation, and severally made oath that they have made an examination of the affairs of the bank; that the books and records of said institution indicate the state of affairs as above attested by their treasurer; and that they believe said statement to be true.

Before me,

GEO. H. PENDERGAST, *Justice of the Peace.*



## CHELSEA SAVINGS BANK—CHELSEA.

Incorporated 1854. Number of corporators, 166.

OTIS HINMAN, *President*.ALBERT A. FICKETT, *Treasurer*.ELIZABETH A. FELLOWS, *Clerk*.

Names of committee charged with the investment of its funds :

OTIS HINMAN,

EBEN HUTCHINSON,

ALONZO C. TENNEY,

JOHN T. HADAWAY.

HORATIO B. HERSEY,

Open for business every business day, 8 A.M. to 1 P.M., and Saturdays, 4 to 8 P.M.

## STATEMENT.

ASSETS.		LIABILITIES.	
Public funds as per Schedule A,	\$375,818 75	Deposits, . . . . .	\$1,970,890 49
Bank stock as per Schedule B, .	103,264 42	Earnings undivided, .	21,086 38
Loans on bank stock, . . . . .	17,500 00	Guaranty fund, . . . . .	52,536 38
Railroad bonds, . . . . .	10,000 00		
Real estate by foreclosure, . . . . .	4,452 76		
Loans on real estate, . . . . .	1,171,568 48		
Loans on personal security, . . . . .	251,977 21		
Loans to counties, cities or towns (notes), . . . . .	53,000 00		
Deposits in banks, on interest, . . . . .	51,971 05		
Expense account, . . . . .	2,512 84		
Cash on hand, . . . . .	2,447 74		
	\$2,044,513 25		\$2,044,513 25

Loans on Bank Stock, amount on each :—

On 100 shares First National Bank, Chelsea, . . . . .	\$7,500 00
On 69 shares North National Bank, Boston, . . . . .	} 10,000 00
On 47 shares Shawmut National Bank, Boston, . . . . .	

Value (by books) of real estate, held by foreclosure or otherwise, . . . . .	\$4,452 76
Assessed value of the same, . . . . .	10,100 00
Net income received from same during year ending Oct. 31, 1887, . . . . .	345 49
Number of outstanding loans which are of an amount not exceeding \$3,000 each, . . . . .	384
Aggregate amount of the same, . . . . .	509,700 18

Cash on Deposit in Banks, amount in each :—

First National Bank, Chelsea, . . . . .	\$26,092 00
Hamilton National Bank, Boston, . . . . .	25,879 05

Whole amount of interest or profits received or earned during year ending

Oct. 31, 1887, . . . . .	\$97,198 28
Rate and amount of each semi-annual dividend for the year } 2 per cent., {	35,305 72
ending Oct. 31, 1887, . . . . . } 2 per cent., {	35,874 48

Times for the dividends fixed by the by-laws: second Wednesday in April and October.

Number and amount of deposits (not including dividends) received

during the year ending Oct. 31, 1887, . . . . .	14,601	\$549,876 56
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Number and amount of deposits of and exceeding \$300 at any one

time during the year ending Oct. 31, 1887, . . . . .	332	159,929 07
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Number and amount of withdrawals (including dividends) during the year ending Oct. 31, 1887, . . . . .	7,660	\$521,257 39
Number of accounts opened during the year ending Oct. 31, 1887, . . . . .	1,737	
Number of accounts closed during the year ending Oct. 31, 1887, . . . . .	1,151	
Amount of expenses of the corporation during the year ending Oct. 31, 1887, . . . . .	6,205 58	
Amount of treasurer's bond, . . . . .	25,000 00	
Date of examination by commissioner: May 19.		

*Total amount of Loans with each specified Rate of Interest, including Deposits in Banks on Interest.*

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$51,971 05	2½ per cent.	\$69,000 00	4½ per cent.	\$25,000 00	5½ per cent.
45,977 21	4 " "	50,000 00	4¾ " "	121,550 00	5½ " "
50,000 00	4¼ " "	669,650 00	5 " "	462,868 48	6 " "

*Classification of Depositors' Accounts.*

	Number.	Amount.
Whole number, . . . . .	9,143	-
Of \$50 or less, . . . . .	4,657	\$18,192 89
Exceeding \$50 and not more than \$100, . . . . .	974	58,926 98
Exceeding \$100 and not more than \$200, . . . . .	996	148,394 30
Exceeding \$200 and not more than \$500, . . . . .	1,154	409,198 43
Exceeding \$500 and less than \$1,000, . . . . .	788	568,463 19
Of \$1,000 or more, . . . . .	574	767,714 70
To the credit of women, both adult and minor, . . . . .	4,512	837,628 26
To the credit of guardians, . . . . .	49	9,695 00
To the credit of religious and charitable associations, . . . . .	71	27,637 82
In trust, . . . . .	471	239,679 53

*Schedule A—Detailed Statement of Public Funds.*

	Par Value.	Estimated Market Value.	Amount Invested.
State of Maine 6s, . . . . .	\$43,100	\$44,824 00	\$43,100 00
State of New Hampshire 6s, . . . . .	9,200	11,194 00	9,200 00
City of Chelsea, Mass., 6s, . . . . .	12,000	13,603 75	12,000 00
of Boston, Mass., 6s, . . . . .	44,000	52,906 25	44,000 00
of Charlestown, Mass., 6s, . . . . .	10,000	10,570 00	10,000 00
of Fitchburg, Mass., 6s, . . . . .	2,000	2,210 00	2,000 00
of Worcester, Mass., 6s, . . . . .	1,000	1,082 50	1,000 00
of Worcester, Mass., 4½s, . . . . .	20,000	21,600 00	20,000 00
of Lynn, Mass., 6s, . . . . .	6,000	6,885 00	6,000 00
of Cambridge, Mass., 6s, . . . . .	16,000	17,680 00	16,000 00
of Lowell, Mass., 6s, . . . . .	4,000	4,230 00	4,000 00
of Lowell, Mass., 4s, . . . . .	34,500	34,500 00	34,500 00
of Fall River, Mass., 6s, . . . . .	5,000	6,255 00	5,000 00
of Lawrence, Mass., 6s, . . . . .	36,000	44,372 50	36,000 00
of Taunton, Mass., 6s, . . . . .	2,000	2,310 00	2,000 00
of Lewiston, Me., 5s, . . . . .	16,000	16,520 00	16,000 00

*Schedule A — Concluded.*

	Par Value.	Estimated Market Value.	Amount Invested.
City of Providence, R. I., 4½s, . . .	\$15,000	\$16,012 50	\$15,000 00
of Hartford, Ct., 6s, . . .	1,000	1,100 00	1,000 00
of Keene, N. H., 4s, . . .	20,000	20,000 00	20,000 00
Town of Woburn, Mass., 6s, . . .	5,000	5,500 00	5,000 00
of Winthrop, Mass., 5s, . . .	11,000	12,430 00	11,000 00
of Everett, Mass., 6s, . . .	1,000	1,087 50	1,000 00
of Provincetown, Mass., 5s, . . .	1,000	1,002 50	1,000 00
of Brookline, Mass., 5s, . . .	5,000	5,562 50	5,000 00
of Danvers, Mass., 5s, . . .	2,000	2,290 00	2,000 00
of Wallingford, Ct., 4s, . . .	17,000	17,000 00	17,000 00
of Norwalk, Ct., 4s, . . .	31,000	31,000 00	31,000 00
	\$369,800	\$403,728 00	\$369,800 00
Add Premium Account, . . .			6,018 75
			\$375,818 75

*Schedule B — Detailed Statement of Bank Stocks.*

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
15	North Nat'l Bank, Boston, . . .	\$1,500	\$1,965 00	\$1,664 55
36	Howard Nat'l Bank, Boston, . . .	3,600	3,879 00	3,811 50
27	Massachusetts N'l B'k, Boston, . . .	6,750	6,919 00	9,122 40
40	Continental N'l Bank, Boston, . . .	4,000	4,780 00	4,845 70
7	N'l Bank of Commerce, Boston, . . .	700	838 00	700 00
14	Natl Exchange Bank, Boston, . . .	1,400	1,773 00	1,763 05
5	N'l B'k of N. America, Boston, . . .	500	524 00	518 75
25	Boylston Nat'l Bank, Boston, . . .	2,500	3,256 00	2,776 50
84	Atlas Nat'l Bank, Boston, . . .	8,400	9,702 00	9,819 35
25	State Nat'l Bank, Boston, . . .	2,500	2,906 00	2,934 00
7	Suffolk Nat'l Bank, Boston, . . .	700	800 00	845 85
43	Natl City Bank, Boston, . . .	4,300	4,569 00	4,956 15
18	Natl Eagle Bank, Boston, . . .	1,800	1,800 00	2,002 95
5	Shawmut Nat'l Bank, Boston, . . .	500	626 00	602 50
20	Boston Nat'l Bank, Boston, . . .	2,000	2,380 00	2,329 37
6	Market Nat'l Bank, Boston, . . .	600	550 00	646 50
25	Natl Webster Bank, Boston, . . .	2,500	2,565 00	2,750 00
100	N'l B'k of the Republic, Boston, . . .	10,000	14,000 00	13,137 50
38	Atlantic Nat'l Bank, Boston, . . .	3,800	5,073 00	5,804 50
38	Everett Nat'l Bank, Boston, . . .	3,800	3,686 00	4,422 25
50	Third Nat'l Bank, Boston, . . .	5,000	5,025 00	5,381 25
63	N'l B'k of Redemption, Boston, . . .	6,300	8,017 00	8,410 50
100	First Nat'l Bank, Chelsea, . . .	10,000	13,300 00	10,972 30
20	First N'l Bank, S. Weymouth, . . .	2,000	2,500 00	2,420 50
5	Natl Exchange Bank, Salem, . . .	500	625 00	626 50
		\$85,650	\$102,058 00	\$103,264 42

*Railroad Bonds.*

	Par Value.	Estimated Market Value.	Amount Invested.
Salem & Lowell R.R. 6s, . .	\$10,000	\$11,120 00	\$10,000 00

## COMMONWEALTH OF MASSACHUSETTS.

SUFFOLK, ss., Nov. 15, 1887.

Personally appeared Albert A. Fickett, Treasurer of the Chelsea Savings Bank, and made oath that the foregoing statement, by him subscribed, is a true and correct statement of all the resources and liabilities of said institution, and that the answers made by him to the foregoing interrogatories contain the whole truth in reference to the matters to which they relate, according to his best knowledge and belief.

Before me,

CHAS. LAWTON, *Justice of the Peace.*

SUFFOLK, ss., Nov. 16, 1887.

Personally appeared Otis Hinman, H. B. Hersey, Alonzo C. Tenney, Wm. R. Pearmain and Eben Hutchinson, being five or more of the trustees of said corporation, and severally made oath that they have made an examination of the affairs of the bank; that the books and records of said institution indicate the state of affairs as above attested by their treasurer; and that they believe said statement to be true.

Before me,

AUGUSTUS A. WILDER, *Justice of the Peace.*



## CHICOPEE FALLS SAVINGS BANK—CHICOPEE FALLS.

Incorporated 1875. Number of corporators, 41.

GEO. S. TAYLOR, *President*.HENRY J. BOYD, *Treasurer*.HENRY J. BOYD, *Clerk*.

Names of committee charged with the investment of its funds:

N. R. WOOD,

A. W. PAYN,

H. SMITH NEWELL,

GEO. M. MORTON.

Open for business every business day, 7 to 11 A.M., 1 to 4 P.M., and 6 to 7 P.M.

## STATEMENT.

ASSETS.		LIABILITIES.	
Bank stock as per Schedule, . . . . .	\$28,386 00	Deposits, . . . . .	\$194,740 24
Loans on real estate, . . . . .	*139,911 50	Earnings undivided, . . . . .	2,501 92
Loans on personal security, . . . . .	27,043 83	Guaranty fund, . . . . .	2,582 27
Deposit in bank, on interest, . . . . .	2,500 00		
Deposit in bank, not on interest, . . . . .	1,440 25		
Expense account, . . . . .	8 80		
Cash on hand, . . . . .	534 05		
	\$199,824 43		\$199,824 43

Number of outstanding loans which are of an amount not exceeding \$3,000 each, . . . . . 115

Aggregate amount of the same, . . . . . \$140,690 33

Amount of investments from which no income is received, . . . . . 1,600 00

Cash on Deposit in Bank:—

Chicopee National Bank, Springfield, . . . . . \$3,940 25

Whole amount of interest or profits received or earned during year ending

Oct. 31, 1887, . . . . . \$8,714 78

Rate and amount of each semi-annual dividend for the year } 2 per cent., { 3,169 12  
ending Oct. 31, 1887, . . . . . } 2 per cent., { 3,387 44

Times for the dividends fixed by the by-laws: January 1 and July 1.

Number and amount of deposits (not including dividends) received during the year ending Oct. 31, 1887, . . . . . 1,386 \$67,601 85

Number and amount of deposits of and exceeding \$300 at any one time during the year ending Oct. 31, 1887, . . . . . 35 24,831 16

Number and amount of withdrawals (including dividends) during the year ending Oct. 31, 1887, . . . . . 581 53,260 68

Number of accounts opened during the year ending Oct. 31, 1887, . . . . . 220

Number of accounts closed during the year ending Oct. 31, 1887, . . . . . 142

Amount of expenses of the corporation during the year ending Oct. 31, 1887, . . . . . 627 35

Amount of treasurer's bond, . . . . . 10,000 00

Date of examination by commissioner: January 18.

\* This bank has been notified that these loans exceed the legal limit.

*Total amount of Loans with each specified Rate of Interest, including Deposits in Banks on Interest.*

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$2,500 00	4 per cent.	\$166,955 33	5 per cent.	—	—

*Classification of Depositors' Accounts.*

	Number.	Amount.
Whole number, . . . . .	783	—
Of \$50 or less, . . . . .	341	\$4,207 60
Exceeding \$50 and not more than \$100, . . . . .	82	5,555 25
Exceeding \$100 and not more than \$200, . . . . .	107	15,091 69
Exceeding \$200 and not more than \$500, . . . . .	101	34,494 76
Exceeding \$500 and less than \$1,000, . . . . .	81	57,025 58
Of \$1,000 or more, . . . . .	71	78,365 36
To the credit of women, both adult and minor, . . . . .	281	69,038 59
To the credit of guardians, . . . . .	4	1,194 14
To the credit of religious and charitable associations, . . . . .	11	5,838 88
In trust, . . . . .	12	2,178 22

*Detailed Statement of Bank Stocks.*

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
10	First Nat'l Bank, Chicopee, .	\$1,000	\$1,500 00	\$1,500 00
50	City Nat'l Bank, Springfield, .	5,000	6,600 00	5,000 00
27	Palmer Nat'l Bank, Palmer, .	2,700	2,970 00	3,161 00
20	Hadley Falls N'l B'k, Holyoke, .	2,000	3,410 00	3,410 00
40	Chapin Nat'l Bank, Springfield, .	4,000	4,930 00	4,930 00
20	First Nat'l Bank, Springfield, .	2,000	3,300 00	3,300 00
16	Franklin County Nat'l Bank, Greenfield, .	1,600	1,600 00	1,600 00
25	Chicopee N'l B'k, Springfield, .	2,500	4,000 00	4,000 00
10	First Nat'l Bank, Easthampton, .	1,000	1,485 00	1,485 00
		\$21,800	\$29,795 00	\$28,386 00

COMMONWEALTH OF MASSACHUSETTS.

HAMPDEN, ss., Nov 25, 1887.

Personally appeared Henry J. Boyd, Treasurer of the Chicopee Falls Savings Bank, and made oath that the foregoing statement, by him subscribed, is a true and correct statement of all the resources and liabilities of said institution, and that the answers made by him to the foregoing interrogatories contain the whole truth in reference to the matters to which they relate, according to his best knowledge and belief.

Before me,

THOMAS C. PAGE, *Justice of the Peace.*

## COMMONWEALTH OF MASSACHUSETTS.

HAMPDEN, ss., Nov. 25, 1887.

Personally appeared Geo. S. Taylor, H. Smith Newell, Adolphus R. Martin, Wm. R. Kentfield, Geo. W. Bray and Norris R. Wood, being five or more of the trustees of said corporation, and severally made oath that they have made an examination of the affairs of the bank; that the books and records of said institution indicate the state of affairs as above attested by their treasurer; and that they believe said statement to be true.

Before me,

THOMAS C. PAGE, *Justice of the Peace.*

## CHICOPEE SAVINGS BANK — CHICOPEE.

Incorporated 1845. Number of corporators, 57.

JOHN B. WOOD, *President.*H. H. HARRIS, *Treasurer.*GEO. N. WHEELOCK, *Clerk.*

Names of committee charged with the investment of its funds :

JOHN B. WOOD,

L. M. FERRY,

J. A. CARTER,

A. F. GAYLORD.

Open for business every business day, 9 A.M to 3 P.M.

## STATEMENT.

ASSETS.		LIABILITIES.	
Bank stock as per Schedule, .	\$32,250 00	Deposits, . . . . .	\$613,682 20
Loans on bank stock, . . . .	1,900 00	Earnings undivided, . . . .	3,363 98
Railroad bonds, . . . . .	46,000 00	Guaranty fund, . . . . .	23,000 00
Loans on real estate, . . . . .	413,662 56		
Loans on personal security, . .	82,415 00		
Loans to counties, cities or towns (notes), . . . . .	21,450 00		
Deposits in banks, on interest, .	39,616 37		
Cash on hand, . . . . .	2,752 25		
	<u>\$640,046 18</u>		<u>\$640,046 18</u>

Loans on Bank Stock, amount on each :—

On 20 shares Third National Bank, Springfield, . . . . .	\$1,800 00
On 2 shares First National Bank, Chicopee, . . . . .	100 00

Number of outstanding loans which are of an amount not exceeding \$3,000 each, . . . . . 216

Aggregate amount of the same, . . . . . \$202,216 95

Cash on Deposit in Banks, amount in each :—

Hampshire County National Bank, Northampton, . . . . .	\$13,000 00
Home National Bank, Holyoke, . . . . .	10,000 00
City National Bank, Springfield, . . . . .	14,000 00
First National Bank, Chicopee, . . . . .	2,616 37

Whole amount of interest or profits received or earned during year ending

Oct. 31, 1887, . . . . . \$29,788 81

Rate and amount of each semi-annual dividend for the year	} 2 per cent., {	11,282 81
ending Oct. 31, 1887, . . . . .		11,432 57

Times for the dividends fixed by the by-laws: January 1 and July 1.

Number and amount of deposits (not including dividends) received

during the year ending Oct. 31, 1887, . . . . . 1,966 \$121,758 60



Number and amount of deposits of and exceeding \$300 at any one time during the year ending Oct. 31, 1887, . . . . .	74	\$43,508 00
Number and amount of withdrawals (including dividends) during the year ending Oct. 31, 1887, . . . . .	1,164	116,440 27
Number of accounts opened during the year ending Oct. 31, 1887, . . . . .	278	
Number of accounts closed during the year ending Oct. 31, 1887, . . . . .	186	
Amount of expenses of the corporation during the year ending Oct. 31, 1887, . . . . .		2,571 11
Amount of treasurer's bond, . . . . .		10,000 00
Date of examination by commissioner: October 10.		

*Total amount of Loans with each specified Rate of Interest, including Deposits in Banks on Interest.*

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$2,616 37 28,000 00	1½ per cent. 4 “	\$5,000 00 88,000 00	4¼ per cent. 4½ “	\$18,000 00 417,427 56	4¾ per cent. 5 “

*Classification of Depositors' Accounts.*

	Number.	Amount.
Whole number, . . . . .	1,683	—
Of \$50 or less, . . . . .	438	\$8,467 67
Exceeding \$50 and not more than \$100, . . . . .	182	14,367 06
Exceeding \$100 and not more than \$200, . . . . .	243	32,614 21
Exceeding \$200 and not more than \$500, . . . . .	334	129,497 34
Exceeding \$500 and less than \$1,000, . . . . .	291	193,439 72
Of \$1,000 or more, . . . . .	195	235,296 20
To the credit of women, both adult and minor, . . . . .	833	272,282 76
To the credit of guardians, . . . . .	5	3,986 20
To the credit of religious and charitable associations, . . . . .	4	2,480 46
In trust, . . . . .	76	21,795 31

*Detailed Statement of Bank Stocks.*

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
100	First Nat'l Bank, Chicopee, . . . . .	\$10,000	\$14,000 00	\$10,000 00
66	Chapin N'l Bank, Springfield, . . . . .	6,600	7,920 00	6,600 00
65	City Nat'l Bank, Springfield, . . . . .	6,500	7,150 00	7,450 00
30	Agawam N'l Bank, Springfield, . . . . .	3,000	3,000 00	3,000 00
30	Palmer Nat'l Bank, Palmer, . . . . .	3,000	3,300 00	3,000 00
12	Maverick Nat'l Bank, Boston, . . . . .	1,200	2,400 00	1,200 00
10	N'l B'k of Redemption, Boston, . . . . .	1,000	1,200 00	1,000 00
		\$31,300	\$38,970 00	\$32,250 00

*Railroad Bonds.*

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Albany R.R. 6s, . . .	\$10,000	\$11,000 00	\$10,000 00
Boston & Albany R.R. 7s, . . .	2,000	2,200 00	2,000 00
Boston, Revere Beach & Lynn R.R. 6s,	10,000	11,000 00	10,000 00
Boston and Lowell R.R. 4½s, . . .	4,000	4,000 00	4,000 00
Boston, Winthrop & Shore R.R. 5s,	15,000	15,750 00	15,000 00
Fitchburg R.R. 4½s, . . . . .	5,000	5,000 00	5,000 00
	\$46,000	\$48,950 00	\$46,000 00

## COMMONWEALTH OF MASSACHUSETTS.

HAMPDEN, ss., Nov. 7, 1887.

Personally appeared H. H. Harris, Treasurer of the Chicopee Savings Bank, and made oath that the foregoing statement, by him subscribed, is a true and correct statement of all the resources and liabilities of said institution, and that the answers made by him to the foregoing interrogatories contain the whole truth in reference to the matters to which they relate, according to his best knowledge and belief.

Before me, LORANUS E. HITCHCOCK, *Justice of the Peace.*

HAMPDEN, ss., Nov. 7, 1887.

Personally appeared J. A. Carter, Geo. M. Stearns, Emerson Gaylord, L. M. Ferry and A. F. Gaylord, being five or more of the trustees of said corporation, and severally made oath that they have made an examination of the affairs of the bank; that the books and records of said institution indicate the state of affairs as above attested by their treasurer; and that they believe said statement to be true.

Before me, LORANUS E. HITCHCOCK, *Justice of the Peace.*

HAMPDEN, ss., Nov. 18, 1887.

Personally appeared John B. Wood, the President and one of the trustees of said corporation, and made oath that he had made an examination of the affairs of the bank; that the books and records of said institution indicate the state of affairs as above attested by the treasurer; and that he believes said statement to be true.

Before me, LORANUS E. HITCHCOCK, *Justice of the Peace.*

## CITIZENS' SAVINGS BANK—FALL RIVER.

Incorporated 1851. Number of corporators, 60.

JOSEPH HEALY, *President*.E. E. HATHAWAY, *Treasurer*.JOHN C. MILNE, *Clerk*.

Names of committee charged with the investment of its funds:

WEAVER OSBORN,

SAM'L W. HATHAWAY,

LLOYD S. EARLE,

JOHN C. MILNE.

CHAS. P. DRING,

Open for business every business day, 9 A.M. to 1 P.M.

## STATEMENT.

ASSETS.		LIABILITIES.	
Bank stock as per Schedule, .	\$313,019 00	Deposits, . . . .	\$2,924,051 87
Real estate by foreclosure, .	45,281 06	Earnings undivided, .	100,080 69
Loans on real estate, . . .	1,820,294 16	Guaranty fund, . . .	77,432 97
Loans on personal security, .	834,615 01	Suspense account, . .	7,046 39
Deposit in bank, not on interest,	60,221 44		
Expense account, . . . .	2,024 91		
Cash on hand, . . . . .	33,156 34		
	<b>\$3,108,611 92</b>		<b>\$3,108,611 92</b>

Value (by books) of real estate, held by foreclosure or otherwise, . . .	\$45,281 06
Assessed value of the same, . . . . .	39,050 00
Net income received from same during year ending Oct. 31, 1887, . . .	2,119 70
Number of outstanding loans which are of an amount not exceeding \$3,000 each, . . . . .	505
Aggregate amount of the same, . . . . .	698,647 24

Cash on Deposit in Bank:—

Pocasset National Bank, Fall River, . . . . .	\$60,221 44
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Whole amount of interest or profits received or earned during year ending

Oct. 31, 1887, . . . . .	\$164,034 31
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Rate and amount of each semi-annual dividend for the year ending Oct. 31, 1887, . . . . .	2½ per cent., { 60,231 21
	2½ per cent., { 62,154 80

Times for the dividends fixed by the by-laws: June and December.

Number and amount of deposits (not including dividends) received during the year ending Oct. 31, 1887, . . . . .	4,694	\$518,731 21
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Number and amount of deposits of and exceeding \$300 at any one time during the year ending Oct. 31, 1887, . . . . .	443	304,843 37
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Number and amount of withdrawals (including dividends) during the year ending Oct. 31, 1887, . . . . .	3,854	484,670 02
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Number of accounts opened during the year ending Oct. 31, 1887, . . . . .	1,218	
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Number of accounts closed during the year ending Oct. 31, 1887, . . . . .	941	
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Amount of expenses of the corporation during the year ending Oct. 31, 1887, . . . . .	8,384 83	
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Amount of treasurer's bond, . . . . .	15,000 00	
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Date of examination by commissioner: September 1.

*Total amount of Loans with each specified Rate of Interest, including Deposits in Banks on Interest.*

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$614,280 00	5 per cent.	\$1,837,376 56	5½ per cent.	\$203,252 61	6 per cent.

*Classification of Depositors' Account.*

	Number.	Amount.
Whole number, . . . . .	5,238	-
Of \$50 or less, . . . . .	867	\$19,264 76
Exceeding \$50 and not more than \$100, . . . . .	403	29,134 87
Exceeding \$100 and not more than \$200, . . . . .	585	84,429 46
Exceeding \$200 and not more than \$500, . . . . .	948	315,728 77
Exceeding \$500 and less than \$1,000, . . . . .	936	676,071 37
Of \$1,000 or more, . . . . .	1,191	1,799,422 64
To the credit of women, both adult and minor, . . . . .	2,489	1,807,827 92
To the credit of guardians, . . . . .	51	29,615 86
To the credit of religious and charitable associations, . . . . .	45	28,840 96
In trust, . . . . .	806	663,785 68

*Detailed Statement of Bank Stocks.*

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
250	First Nat'l Bank, Boston, .	\$25,000	\$55,437 50	\$25,000 00
180	Second Nat'l Bank, Fall River,	18,000	24,300 00	18,000 00
225	N'l Hide & Leather B'k, Boston,	22,500	25,762 50	22,500 00
75	N'l Bank of Commerce, Boston,	7,500	9,150 00	7,500 00
154	Fall River N'l B'k, Fall River,	15,400	17,710 00	14,012 50
800	Pocasset Nat'l B'k, Fall River,	80,000	92,000 00	80,000 00
54	Maverick Nat'l Bank, Boston,	5,400	12,001 50	4,779 00
140	Howard Nat'l Bank, Boston, .	14,000	15,085 00	14,000 00
93	Eliot Nat'l Bank, Boston, .	9,300	11,997 00	9,300 00
287	Metacomet N'l B'k, Fall River,	28,700	34,440 00	28,700 00
281	Nat'l Revere Bank, Boston, .	28,100	35,125 00	28,100 00
150	Nat'l Union Bank, Fall River,	15,000	13,500 00	15,000 00
50	Merchants' Nat'l Bank, Boston,	5,000	7,000 00	5,000 00
128	N'l B'k of Redemption, Boston,	12,800	16,288 00	12,800 00
13	Railroad N'l Bank, Lowell, .	1,300	1,690 00	1,127 50
92	Massasoit N'l B'k, Fall River,	9,200	15,180 00	9,200 00
88	Washington N'l Bank, Boston,	8,800	10,912 00	8,800 00
25	N'l B'k of the Republic, Boston,	2,500	3,500 00	2,500 00
26	State Nat'l Bank, Boston, .	2,600	3,016 00	2,600 00
25	Suffolk Nat'l Bank, Boston, .	2,500	2,862 50	2,500 00
10	Shawmut Nat'l Bank, Boston,	1,000	1,252 50	1,000 00
6	Continental N'l Bank, Boston,	600	714 00	600 00
		\$315,200	\$408,923 50	\$313,019 00



## COMMONWEALTH OF MASSACHUSETTS.

BRISTOL, SS.

FALL RIVER, Nov. 17, 1887.

Personally appeared E. E. Hathaway, Treasurer of the Citizens' Savings Bank, and made oath that the foregoing statement, by him subscribed, is a true and correct statement of all the resources and liabilities of said institution, and that the answers made by him to the foregoing interrogatories contain the whole truth in reference to the matters to which they relate, according to his best knowledge and belief.

Before me,

JOHN T. BURRELL, *Justice of the Peace.*

BRISTOL, SS.

FALL RIVER, Nov. 17, 1887.

Personally appeared W. G. B. Swift, F. L. Almy, Jas. W. Henry, H. B. Allen, H. H. Earl, J. E. Osborn and Jos. Healy, being five or more of the trustees of said corporation, and severally made oath that they have made an examination of the affairs of the bank; that the books and records of said institution indicate the state of affairs as above attested by their treasurer; and that they believe said statement to be true.

Before me,

JOHN T. BURRELL, *Justice of the Peace.*

## CITY FIVE CENTS SAVINGS BANK—HAVERHILL.

Incorporated 1870. Number of corporators, 50.

JOHN B. NICHOLS, *President.*GEO. W. NOYES, *Treasurer.*GEO. W. NOYES, *Clerk.*

Names of committee charged with the investment of its funds :

JOHN B. NICHOLS, S. M. CURRIER,

JOHN E. GALE, LEVI TAYLOR.

C. W. CHASE,

Open for business every business day, 9 A.M. to 12 M., and 2 to 3 P.M., except Saturday,  
when not open in afternoon.

## STATEMENT.

ASSETS.		LIABILITIES.	
Public funds as per Schedule A,	\$10,000 00	Deposits, . . . . .	\$859,909 56
Loan on public funds, . . . . .	2,000 00	Earnings undivided, . . . . .	33,956 93
Bank stock as per Schedule B, . . . . .	41,755 25	Guaranty fund, . . . . .	23,275 00
Loans on bank stock, . . . . .	3,175 00	Premium account, . . . . .	22 50
Railroad bonds, . . . . .	78,000 00		
Real estate by foreclosure, . . . . .	26,047 43		
Loans on real estate, . . . . .	428,598 90		
Loans on personal security, . . . . .	251,428 46		
Loans to counties, cities or towns (notes), . . . . .	28,500 00		
Deposits in banks, on interest, . . . . .	45,673 67		
Expense account, . . . . .	1,015 46		
Taxes, . . . . .	969 82		
	\$917,163 99		\$917,163 99

## Loan on Public Funds :—

On \$2,000 United States 4s, . . . . . \$2,000 00

## Loans on Bank Stock, amount on each :—

On 3 shares First National Bank, Haverhill, . . . . . \$300 00  
 On 2 shares First National Bank, Haverhill, . . . . . 100 00  
 On 25 shares Second National Bank, Haverhill, . . . . . 2,375 00  
 On 5 shares Second National Bank, Haverhill, . . . . . 400 00

Value (by books) of real estate, held by foreclosure or otherwise, . . . . . \$26,047 43

Assessed value of the same, . . . . . 18,000 00

Net income received from same during year ending Oct. 31, 1887, . . . . . 1,029 97

Number of outstanding loans which are of an amount not exceeding \$3,000  
each, . . . . . 164

Aggregate amount of the same, . . . . . 216,323 24

## Cash on Deposit in Banks, amount in each :—

First National Bank, Haverhill, . . . . . \$20,673 67

Second National Bank, Haverhill, . . . . . 5,000 00

Merrimack National Bank, Haverhill, . . . . . 20,000 00

Whole amount of interest or profits received or earned during year ending		
Oct. 31, 1887, . . . . .		\$47,353 60
Rate and amount of each semi-annual dividend for the year	} 2½ per cent., {	18,310 19
ending Oct. 31, 1887, . . . . .		} 2 per cent., { 15,516 71
Times for the dividends fixed by the by-laws: June 1 and December 1.		
Number and amount of deposits (not including dividends) received		
during the year ending Oct. 31, 1887, . . . . .	3,375	\$198,760 45
Number and amount of deposits of and exceeding \$300 at any one		
time during the year ending Oct. 31, 1887, . . . . .	173	89,778 63
Number and amount of withdrawals (including dividends) during		
the year ending Oct. 31, 1887, . . . . .	2,028	146,436 38
Number of accounts opened during the year ending Oct. 31, 1887, . . . . .	795	
Number of accounts closed during the year ending Oct. 31, 1887, . . . . .	489	
Amount of expenses of the corporation during the year ending Oct. 31, 1887, . . . . .		2,451 84
Amount of treasurer's bond, . . . . .		15,000 00
Date of examination by commissioner: June 18.		

*Total amount of Loans with each specified Rate of Interest, including Deposits in Banks on Interest.*

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$20,673 67	$2\frac{1}{2}$ per cent.	\$40,000 00	$4\frac{3}{4}$ per cent.	\$207,495 24	6 per cent.
10,911 90	$\frac{1}{4}$ "	361,088 22	$\frac{1}{5}$ "	15,150 00	7 "
19,500 00	$4\frac{1}{2}$ "	83,057 00	$5\frac{1}{2}$ "	1,500 00	8 "

*Classification of Depositors' Accounts.*

	Number.	Amount.
Whole number, . . . . .	4,063	-
Of \$50 or less, . . . . .	2,160	\$21,416 33
Exceeding \$50 and not more than \$100, . . . . .	340	23,554 81
Exceeding \$100 and not more than \$200, . . . . .	379	53,463 68
Exceeding \$200 and not more than \$500, . . . . .	492	162,477 06
Exceeding \$500 and less than \$1,000, . . . . .	404	279,363 84
Of \$1,000 or more, . . . . .	288	319,628 84
To the credit of women, both adult and minor, . . . . .	1,844	398,871 58
To the credit of guardians, . . . . .	37	20,309 00
To the credit of religious and charitable associations, . . . . .	23	14,756 52
In trust, . . . . .	65	35,096 48

*Schedule A—Detailed Statement of Public Funds.*

	Par Value.	Estimated Market Value.	Amount Invested.
City of Lawrence 6s, . . . . .	\$10,000	\$10,400 00	\$10,000 00

*Schedule B — Detailed Statement of Bank Stocks.*

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
194	First Nat'l B'k, Haverhill, . . .	\$19,400	\$29,100 00	\$19,400 00
9	Haverhill N'l Bank, Haverhill, . .	900	1,440 00	900 00
5	Merrimack N'l B'k. Haverhill, . .	500	800 00	690 00
74	Continental N'l Bank, Boston, . .	7,400	8,806 00	9,247 75
12	Massachusetts N'l B'k, Boston, . .	3,000	3,075 00	3,660 00
9	N'l B'k of Commerce, Boston, . .	900	1,098 00	900 00
25	Merchants' Nat'l Bank, Boston, . .	2,500	3,500 00	3,173 75
30	Tremont Nat'l Bank, Boston, . .	3,000	3,000 00	3,783 75
		\$37,600	\$50,819 00	\$41,755 25

*Railroad Bonds.*

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Maine R.R. 7s, . . . .	\$50,000	\$57,000 00	\$50,000 00
Old Colony R.R. 7s, . . . .	13,000	14,820 00	13,000 00
Old Colony R.R. 6s, . . . .	10,000	11,150 00	10,000 00
Fitchburg R.R. 4s, . . . .	5,000	4,900 00	5,000 00
	\$78,000	\$87,870 00	\$78,000 00

## COMMONWEALTH OF MASSACHUSETTS.

Essex, ss., Nov. 12, 1887.

Personally appeared Geo. W. Noyes, Treasurer of the City Five Cents Savings Bank, and made oath that the foregoing statement, by him subscribed, is a true and correct statement of all the resources and liabilities of said institution, and that the answers made by him to the foregoing interrogatories contain the whole truth in reference to the matters to which they relate, according to his best knowledge and belief.

Before me,

E. G. WOOD, *Justice of the Peace.*

Essex, ss., Nov. 14, 1887.

Personally appeared John B. Nichols, Sam'l M. Currier, C. W. Chase, Nathaniel H. Johnson and Sam'l W. Hopkinson, being five of the trustees of said corporation, and severally certify and make oath that they believe that the books and records of said institution indicate the state of affairs as above attested by their treasurer; and that they believe said statement to be true.

Before me,

E. G. WOOD, *Justice of the Peace.*



## CITY INSTITUTION FOR SAVINGS—LOWELL.

Incorporated 1837. Number of corporators, 49.

NATHAN ALLEN, *President.*F. A. BUTTRICK, *Treasurer.*F. A. BUTTRICK, *Clerk.*

Names of committee charged with the investment of its funds :

NATHAN ALLEN,

F. T. GREENHALGE,

WILLIAM NICHOLS,

JOHN F. HOWE.

ADDISON PUTNAM,

Open for business every business day, 9 A.M. to 1 P.M., and Saturday, 7 to 9 P.M.

## STATEMENT.

ASSETS.		LIABILITIES.	
Public funds as per Schedule A,	\$244,100 00	Deposits, . . . . *	\$4,642,855 81
Bank stock as per Schedule B, .	683,119 75	Earnings undivided,	192,050 93
Loans on bank stock, . . . .	31,181 00	Guaranty fund, . . .	170,000 00
Railroad bonds, . . . . .	349,500 00		
Real estate by foreclosure, . .	17,000 00		
Loans on real estate, . . . .	2,191,965 18		
Loans on personal security, . .	1,361,494 38		
Loans to counties, cities or towns			
(notes), . . . . .	113,000 00		
Deposit in bank, on interest, . .	4,406 19		
Deposit in bank, not on interest,	5,877 50		
Expense account, . . . . .	2,665 49		
Cash on hand, . . . . .	597 25		
	<u>\$5,004,906 74</u>		<u>\$5,004,906 74</u>

Loans on Bank Stock, amount on each : —

On 110 shares Appleton National Bank, Lowell, . . . . .	\$11,000 00
On 18 shares First National Bank, Lowell, . . . . .	1,000 00
On 15 shares Wamesit National Bank, Lowell, . . . . .	1,500 00
On 10 shares Everett National Bank, Boston, . . . . .	681 00
On 100 shares Appleton National Bank, Lowell, . . . . .	13,000 00
On 10 shares Prescott National Bank, Lowell, . . . . .	
On 15 shares Pemberton National Bank, Lawrence, . . . . .	3,000 00
On 5 shares Third National Bank, Springfield, . . . . .	
On 15 shares Wamesit National Bank, Lowell, . . . . .	1,000 00
On 15 shares Brockton National Bank, Brockton, . . . . .	
On 5 shares Brockton National Bank, Brockton, . . . . .	
On 9 shares National Hide and Leather Bank, Boston, . . . . .	
Value (by books) of real estate, held by foreclosure or otherwise, . .	\$17,000 00
Assessed value of the same, . . . . .	36,500 00
Net income received from same during year ending Oct. 31, 1887, . .	700 81
Number of outstanding loans which are of an amount not exceeding \$3,000 each, . . . . .	254
Aggregate amount of the same, . . . . .	342,663 94
Amount of investments from which no income is received, . . . . .	5,877 50

\* The overrun in this account as compared with the deposits Oct. 31, 1886, is owing to the extra dividend paid January, 1887.

Cash on Deposit in Banks, amount in each :—

Appleton National Bank, Lowell . . . . .	\$4,406 19
Lancaster National Bank, Clinton, . . . . .	5,877 50

Whole amount of interest or profits received or earned during year ending  
Oct. 31, 1887, . . . . . \$267,713 08  
Rate and amount of each semi-annual dividend for the year } 2 per cent., { 82,866 92  
ending Oct. 31, 1887, . . . . . } 2 per cent., { 86,483 59  
Times for the dividends fixed by the by-laws: second Saturday in Jan-  
uary and July.  
Average annual per cent. of dividends for term ending at time of and in-  
cluding last extra dividend, 5 1-5.

Date of the last extra dividend, Jan. 8, 1887.\*  
Number and amount of deposits (not including dividends) received  
during the year ending Oct. 31, 1887, . . . . . 13,494 \$874,258 69  
Number and amount of deposits of and exceeding \$300 at any one  
time during the year ending Oct. 31, 1887, . . . . . 621 338,277 07  
Number and amount of withdrawals (including dividends) during the  
year ending Oct. 31, 1887, . . . . . 12,954 855,182 33  
Number of accounts opened during the year ending Oct. 31, 1887, 2,304  
Number of accounts closed during the year ending Oct. 31, 1887, 1,620  
Amount of expenses of the corporation during the year ending Oct. 31, 1887, 10,246 10  
Amount of treasurer's bond, . . . . . 30,000 00  
Date of examination by commissioner: September 8.

*Total amount of Loans with each specified Rate of Interest, including  
Deposits in Banks on Interest.*

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$4,406 19	2½ per cent.	\$25,000 00	4¾ per cent.	\$755,771 43	6 per cent.
17,250 00	4 “	2,673,119 13	5 “	50,000 00	6½ “
87,800 00	4½ “	88,700 00	5½ “		

*Classification of Depositors' Accounts.*

	Number.	Amount.
Whole number, . . . . .	12,236	—
Of \$50 or less, . . . . .	2,704	\$53,997 18
Exceeding \$50 and not more than \$100, . . . . .	1,256	89,611 88
Exceeding \$100 and not more than \$200, . . . . .	1,765	250,179 90
Exceeding \$200 and not more than \$500, . . . . .	2,466	811,320 70
Exceeding \$500 and less than \$1,000, . . . . .	2,316	1,678,098 01
Of \$1,000 or more, . . . . .	1,729	1,754,648 14
To the credit of women, both adult and minor, . . . . .	6,132	2,318,243 21
To the credit of guardians, . . . . .	95	34,191 12
To the credit of religious and charitable associations, . . . . .	106	64,660 78
In trust, . . . . .	1,816	482,158 75

\* The amount of extra dividend was \$108,058.55.

*Schedule A—Detailed Statement of Public Funds.*

	Par Value.	Estimated Market Value.	Amount Invested.
City of Hartford, Ct., 6s, . . .	\$10,000	\$10,550 00	\$10,000 00
of Haverhill, Mass., 5s, . . .	6,000	6,120 00	5,100 00
of Haverhill, Mass., 7s, . . .	40,000	46,637 50	40,000 00
of Lowell, Mass., 6s, . . .	3,000	3,165 00	3,000 00
of Cleveland, Ohio, 4s, . . .	52,000	52,000 00	52,000 00
of East Saginaw, Mich., 5s, . .	24,000	24,660 00	24,000 00*
of Des Moines, Iowa, 4½s, . .	90,000	95,360 00	90,000 00
Town of Plymouth, Mass., 6s, .	20,000	22,400 00	20,000 00
	\$245,000	\$260,892 50	\$244,100 00

*Schedule B—Detailed Statement of Bank Stocks.*

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
500	Appleton Nat'l Bank, Lowell,	\$50,000	\$100,000 00	\$50,000 00
80	Atlantic Nat'l Bank, Boston, .	8,000	10,680 00	8,000 00
200	Atlas Nat'l Bank, Boston, . .	20,000	23,100 00	20,000 00
25	Bay State N'l Bank, Lawrence,	1,875	3,300 00	1,875 00
307	Blackstone Nat'l Bank, Boston,	30,700	32,503 62	30,700 00
210	Boston Nat'l Bank, Boston, . .	21,000	24,990 00	21,000 00
124	Boylston Nat'l Bank, Boston, .	12,400	16,182 00	12,400 00
39	Bunker Hill N'l Bank, Boston,	3,900	7,127 25	3,900 00
78	Nat'l City Bank, Boston, . . .	7,800	8,443 50	7,800 00
138	Columbian Nat'l Bank, Boston,	13,800	17,560 50	13,800 00
146	Continental Nat'l Bank, Boston,	14,600	17,374 00	14,600 00
100	Eliot Nat'l Bank, Boston, . . .	10,000	12,900 00	10,000 00
55	Everett Nat'l Bank, Boston, . .	5,500	5,335 00	5,494 75
200	First Nat'l Bank, Boston, . . .	20,000	44,350 00	20,000 00
64	First Nat'l Bank, Lowell, . . .	6,400	10,560 00	6,400 00
25	First Nat'l Bank, Marlboro', .	2,500	2,500 00	2,500 00
31	Framingham Nat'l Bank, Framingham, . . . . .	3,100	4,340 00	3,100 00
200	Globe Nat'l Bank, Boston, . . .	20,000	18,425 00	20,000 00
100	Hamilton Nat'l Bank, Boston,	10,000	12,250 00	10,000 00
135	Howard Nat'l Bank, Boston, . .	13,500	14,536 25	13,500 00
100	Market Nat'l Bank, Boston, . .	10,000	9,175 00	10,000 00
44	Merchants' Nat'l Bank, Boston,	4,400	6,160 00	4,400 00
60	Metropolitan N'l Bank, Boston,	6,000	6,810 00	6,000 00
150	N'l Bank of Commerce, Boston,	15,000	18,300 00	15,000 00
250	N'l B'k of N. America, Boston,	25,000	26,187 50	25,000 00
400	N'l B'k of Redemption, Boston,	40,000	50,900 00	40,000 00
400	N'l B'k of the Republic, Boston,	40,000	56,000 00	40,000 00
30	Nat'l Eagle Bank, Boston, . . .	3,000	3,000 00	3,000 00
50	Nat'l Exchange Bank, Boston,	5,000	6,400 00	5,000 00
100	N'l Hide & Leather B'k, Boston,	10,000	11,425 00	10,000 00
110	N'l Pemberton B'k, Lawrence,	11,000	14,850 00	11,000 00

\* This was a legal investment when made.



*Schedule B — Concluded.*

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
375	Nat'l Revere Bank, Boston, .	\$37,500	\$46,875 00	\$37,500 00
36	Nat'l Union Bank, Boston, .	3,600	5,211 00	3,600 00
105	Nat'l Webster Bank, Boston, .	10,500	10,775 62	10,500 00
65	New England N'l B'k, Boston,	6,500	9,490 00	6,500 00
167	North Nat'l Bank, Boston, .	16,700	21,877 00	16,700 00
79	Old Boston Nat'l Bank, Boston,	3,950	4,483 25	3,950 00
220	Prescott Nat'l Bank, Lowell, .	22,000	35,200 00	22,000 00
69	Railroad Nat'l Bank, Lowell, .	6,900	8,970 00	6,900 00
265	Second Nat'l Bank, Boston, .	26,500	39,750 00	26,500 00
100	Shawmut Nat'l Bank, Boston,	10,000	12,525 00	10,000 00
65	State Nat'l Bank, Boston, .	6,500	7,540 00	6,500 00
205	Suffolk Nat'l Bank, Boston, .	20,500	23,472 50	20,500 00
400	Third Nat'l Bank, Boston, .	40,000	40,200 00	40,000 00
236	Tremont Nat'l Bank, Boston, .	23,600	23,659 00	23,600 00
39	Washington Nat'l B'k, Boston,	3,900	4,836 00	3,900 00
		\$683,125	\$890,528 99	\$683,119 75

*Railroad Bonds.*

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Lowell R.R. 7s, . . .	\$127,500	\$141,525 00	\$127,500 00
Eastern R.R. 6s, . . . . .	72,000	87,840 00	72,000 00*
Old Colony & Newport R.R. 6s, .	50,000	58,000 00	50,000 00
Fitchburg R.R. 4s, . . . . .	50,000	50,000 00	50,000 00
Worcester, Nashua & Roches. R.R. 4s,	50,000	50,000 00	50,000 00
	\$349,500	\$387,365 00	\$349,500 00

## COMMONWEALTH OF MASSACHUSETTS.

MIDDLESEX, SS.

LOWELL, Nov. 15, 1887.

Personally appeared F. A. Buttrick, Treasurer of the City Institution for Savings, and made oath that the foregoing statement, by him subscribed, is a true and correct statement of all the resources and liabilities of said institution, and that the answers made by him to the foregoing interrogatories contain the whole truth in reference to the matters to which they relate, according to his best knowledge and belief.

Before me,

LOUIS H. KILES, *Justice of the Peace.*

MIDDLESEX, SS.

LOWELL, Nov. 15, 1887.

Personally appeared Nathan Allen, William Nichols, John F. Howe, Frederic T. Greenhalge and Edward K. Perley, being five or more of the trustees of said corporation, and severally made oath that they have made an examination of the affairs of the bank; that the books and records of said institution indicate the state of affairs as above attested by their treasurer; and that they believe said statement to be true.

Before me,

J. F. KIMBALL, *Justice of the Peace.*

\* This was a legal investment when made.



## CLINTON SAVINGS BANK — CLINTON.

Incorporated 1851. Number of corporators, 63.

CHAS. L. SWAN, *President*.CHAUNCEY L. S. HAMMOND, *Treasurer*.CHAS. G. STEVENS, *Clerk*.

Names of committee charged with the investment of its funds :

C. L. SWAN,	GEO. W. WEEKS,
C. C. STONE,	G. W. GOSS.
C. A. BROOKS,	

Open for business every business day, except Saturday, 9 A.M. to 12 M., and 2 to 4 P.M.;  
on Saturday, 9 A.M. to 12 M., and 1 to 2 P.M.

## STATEMENT.

ASSETS.		LIABILITIES.	
Public funds as per Schedule A,	\$52,900 00	Deposits, . . . . .	\$1,109,855 63
Loans on public funds, . . . . .	7,300 00	Earnings undivided, . . . . .	1,092 30
Bank stock as per Schedule B, . . . . .	79,400 00	Guaranty fund, . . . . .	26,000 00
Loans on bank stock, . . . . .	9,300 00		
Railroad bonds, . . . . .	33,000 00		
Loans on real estate, . . . . .	653,897 64		
Loans on personal security, . . . . .	268,146 00		
Loans to counties, cities or towns (notes), . . . . .	24,000 00		
Deposit in bank, not on interest, . . . . .	1,500 00		
Premium account, . . . . .	7,218 59		
Cash on hand, . . . . .	285 70		
	<u>\$1,136,947 93</u>		<u>\$1,136,947 93</u>

Loans on Public Funds, amount on each : —

On \$7,000 Town of Clinton bonds, . . . . .	\$6,500 00
On \$1,000 United States 4s, . . . . .	800 00

Loans on Bank Stock, amount on each : —

On 50 shares Maverick National Bank, Boston, . . . . .	\$5,000 00
On 20 shares Wachusett National Bank, Fitchburg, . . . . .	2,000 00
On 24 shares First National Bank, Clinton, . . . . .	2,300 00

Number of outstanding loans which are of an amount not exceeding

\$3,000 each, . . . . . 255

Aggregate amount of the same, . . . . . \$263,144 49

Amount of investments from which no income is received, . . . . . 6,300 00

Cash on Deposit in Bank : —

First National Bank, Clinton, . . . . . \$1,500 00

Whole amount of interest or profits received or earned during year ending

Oct. 31, 1887, . . . . . \$50,613 14

Rate and amount of each semi-annual dividend for the year	} 2 per cent., {	20,478 40
ending Oct. 31, 1887, . . . . .		
	} 2 per cent., {	20,828 73

Times for the dividends fixed by the by-laws: second Monday in April and October.

Number and amount of deposits (not including dividends) received during the year ending Oct. 31, 1887, . . . . .	4,193	\$262,754 49
Number and amount of deposits of and exceeding \$300 at any one time during the year ending Oct. 31, 1887, . . . . .	147	84,671 10
Number and amount of withdrawals (including dividends) during the year ending Oct. 31, 1887, . . . . .	2,258	245,827 50
Number of accounts opened during the year ending Oct. 31, 1887, . . . . .	795	
Number of accounts closed during the year ending Oct. 31, 1887, . . . . .	532	
Amount of expenses of the corporation during the year ending Oct. 31, 1887, . . . . .		2,831 69
Amount of treasurer's bond, . . . . .		20,000 00
Date of examination by commissioner: October 25.		

*Total amount of Loans with each specified Rate of Interest, including Deposits in Banks on Interest.*

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$24,000 00	4 per cent.	\$644,143 80	5 per cent.	\$87,860 66	6 per cent.
70,000 00	4½ " "	92,303 55	5½ " "	19,335 63	7 " "
25,000 00	4¾ " "				

*Classification of Depositors' Accounts.*

	Number.	Amount.
Whole number, . . . . .	3,912	—
Of \$50 or less, . . . . .	1,206	\$20,786 01
Exceeding \$50 and not more than \$100, . . . . .	516	29,599 00
Exceeding \$100 and not more than \$200, . . . . .	606	82,685 14
Exceeding \$200 and not more than \$500, . . . . .	716	223,607 94
Exceeding \$500 and less than \$1,000, . . . . .	549	379,884 73
Of \$1,000 or more, . . . . .	319	373,292 81
To the credit of women, both adult and minor, . . . . .	1,818	493,568 59
To the credit of guardians, . . . . .	21	9,359 58
To the credit of religious and charitable associations, . . . . .	50	13,863 48
In trust, . . . . .	59	32,442 92

*Schedule A — Detailed Statement of Public Funds.*

	Par Value.	Estimated Market Value.	Amount Invested.
City of Taunton 5s, . . . . .	\$8,000	\$8,880 00	\$8,000 00
Town of Clinton 6s, . . . . .	26,900	29,590 00	26,900 00
of Clinton 4s, . . . . .	18,000	18,900 00	18,000 00
	\$52,900	\$57,370 00	\$52,900 00

*Schedule B — Detailed Statement of Bank Stocks.*

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
300	First Nat'l Bank, Clinton, .	\$30,000	\$37,500 00	\$30,000 00
50	Orange Nat'l Bank, Orange, .	5,000	6,450 00	5,000 00
50	First Nat'l Bank, New Bedford, .	5,000	7,400 00	5,000 00
50	Nat'l Bank of Commerce, New Bedford, . . . . .	5,000	5,800 00	5,000 00
30	Metropolitan N'l Bank, Boston, .	3,000	3,405 00	3,000 00
16	Howard Nat'l Bank, Boston, .	1,600	1,724 00	1,600 00
105	Nat'l Webster Bank, Boston, .	10,500	10,815 00	10,500 00
5	Nat'l City Bank, Boston, .	500	541 25	500 00
2	Boston Nat'l Bank, Boston, .	200	238 00	200 00
14	Atlas Nat'l Bank, Boston, .	1,400	1,617 00	1,400 00
42	N'l B'k of No. America, Boston, .	4,200	4,399 00	4,200 00
20	Market Nat'l Bank, Boston, .	2,000	1,835 00	2,000 00
50	Manufacturers' N'l B'k, Boston, .	5,000	4,725 00	5,000 00
10	N'l Hide & Leather B'k, Boston, .	1,000	1,142 50	1,000 00
7	Traders' Nat'l Bank, Boston, .	700	661 50	700 00
20	Central Nat'l Bank, Boston, .	4,000	2,600 00	4,000 00
30	First Nat'l Bank, Leominster, .	300	300 00	300 00
		\$79,400	\$91,153 25	\$79,400 00

*Railroad Bonds.*

	Par Value.	Estimated Market Value.	Amount Invested.
Old Colony R.R. 6s, . . . .	\$10,000	\$12,187 50	\$10,000 00
Old Colony R.R. 7s, . . . .	5,000	6,062 50	5,000 00
Fitchburg R.R. 7s, . . . .	13,000	15,990 00	13,000 00
Worcester & Nashua R.R. 5s, . .	5,000	5,350 00	5,000 00
	\$33,000	\$39,590 00	\$33,000 00

## COMMONWEALTH OF MASSACHUSETTS.

WORCESTER, SS.

CLINTON, Nov. 8, 1887.

Personally appeared C. L. S. Hammond, Treasurer of the Clinton Savings Bank, and made oath that the foregoing statement, by him subscribed, is a true and correct statement of all the resources and liabilities of said institution, and that the answers made by him to the foregoing interrogatories contain the whole truth in reference to the matters to which they relate, according to his best knowledge and belief.

Before me,

EDWARD G. STEVENS, *Justice of the Peace.*

WORCESTER, SS.

CLINTON, Nov. 8, 1887.

Personally appeared C. L. Swan, C. C. Stone, C. A. Brooks, Geo. W. Weeks and G. W. Goss, being five or more of the trustees of said corporation, and severally made oath that they have made an examination of the affairs of the bank; that the books and records of said institution indicate the state of affairs as above attested by their treasurer; and that they believe said statement to be true.

Before me,

EDWARD G. STEVENS, *Justice of the Peace.*



## COHASSET SAVINGS BANK—COHASSET.

Incorporated 1845. Number of corporators, 31.

MARTIN LINCOLN, *President*.CALEB LOTHROP, *Treasurer*.CALEB LOTHROP, *Clerk*.

Names of committee charged with the investment of its funds :

MARTIN LINCOLN,

J. Q. A. LOTHROP,

JOHN W. BATES,

LOUIS N. LINCOLN.

Open for business every business day, except Saturday, 9 A.M. to 12 M. and 1 to 4 P.M.

## STATEMENT.

ASSETS.		LIABILITIES.	
Bank stocks as per Schedule, .	\$54,000 00	Deposits, . . . . .	\$433,793 20
Loan on bank stock, . . . .	300 00	Earnings undivided, . . .	11,153 93
Railroad bonds, . . . . .	22,000 00	Guaranty fund, . . . . .	11,800 00
Loans on real estate, . . . .	273,489 00		
Loans on personal security, .	84,350 00		
Loans to counties, cities or towns (notes), . . . . .	9,000 00		
Deposits in banks, on interest, .	12,850 12		
Expense account, . . . . .	364 70		
Cash on hand, . . . . .	393 31		
	<hr/>		<hr/>
	\$456,747 13		\$456,747 13

## Loan on Bank Stock : —

On 3 shares Merchants' National Bank, Boston, . . . . . \$300 00

Number of outstanding loans which are of an amount not exceeding  
\$3,000 each, . . . . . 140

Aggregate amount of the same, . . . . . \$123,789 00

## Cash on Deposit in Banks, amount in each : —

Boston National Bank, Boston, . . . . . \$11,904 99

Maverick National Bank, Boston, . . . . . 945 13

Whole amount of interest or profits received or earned during year ending

Oct. 31, 1887, . . . . . \$23,463 93

Rate and amount of each semi-annual dividend for the year }  $2\frac{1}{2}$  per cent., { 9,767 82  
ending Oct. 31, 1887, . . . . . } 2 per cent., { 8,076 87Times for the dividends fixed by the by-laws: first Tuesday in January  
and July.Average annual per cent. of dividends for term ending at time of and  
including last extra dividend : 4 2-5.

Date of the last extra dividend : 1883.

Number and amount of deposits (not including dividends) received

during the year ending Oct. 31, 1887, . . . . . 578 \$64,160 71

Number and amount of deposits of and exceeding \$300 at any one

time during the year ending Oct. 31, 1887, . . . . . 59 34,046 49

Number and amount of withdrawals (including dividends) during the

year ending Oct. 31, 1887, . . . . . 496 48,492 94

Number of accounts opened during the year ending Oct. 31, 1887, . 134

Number of accounts closed during the year ending Oct. 31, 1887, . 69

Amount of expenses of the corporation during the year ending Oct. 31, 1887, 1,556 14

Amount of treasurer's bond, . . . . . 15,000 00

Date of examination by commissioner : August 11.



*Total amount of Loans with each specified Rate o Interest, including  
Deposits in Banks on Interest.*

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$12,850 12	2½ per cent.	\$142,400 00	5 per cent.	\$164,439 00	6 per cent.
20,000 00	4½ “	2,500 00	5½ “	7,800 00	6½ “
30,000 00	4¾ “				

*Classification of Depositors' Accounts.*

	Number.	Amount.
Whole number, . . . . .	1,039	-
Of \$50 or less, . . . . .	244	\$4,953 39
Exceeding \$50 and not more than \$100, . . . . .	110	7,757 07
Exceeding \$100 and not more than \$200, . . . . .	130	18,781 75
Exceeding \$200 and not more than \$500, . . . . .	207	71,720 50
Exceeding \$500 and less than \$1,000, . . . . .	185	132,865 04
Of \$1,000 or more, . . . . .	163	197,715 45
To the credit of women, both adult and minor, . . . . .	438	174,358 93
To the credit of guardians, . . . . .	3	1,286 51
To the credit of religious and charitable associations, . . . . .	18	10,100 00
In trust, . . . . .	130	42,965 03

*Detailed Statement of Bank Stocks.*

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
30	Atlas Nat'l Bank, Boston, . . . . .	\$3,000	\$3,457 50	\$3,000 00
20	Blackstone Nat'l Bank, Boston, . . . . .	2,000	2,125 00	2,000 00
45	Boston Nat'l Bank, Boston, . . . . .	4,500	5,355 00	4,500 00
43	Nat'l City Bank, Boston, . . . . .	4,300	4,300 00	4,300 00
20	Columbian Nat'l Bank, Boston, . . . . .	2,000	2,445 00	2,000 00
40	Continental Nat'l B'k, Boston, . . . . .	4,000	4,770 00	4,000 00
18	Nat'l Eagle Bank, Boston, . . . . .	1,800	1,830 00	1,800 00
20	Everett Nat'l Bank, Boston, . . . . .	2,000	1,935 00	2,000 00
25	N'l Hide & Leather B'k, Boston, . . . . .	2,500	2,843 75	2,500 00
30	Market Nat'l Bank, Boston, . . . . .	3,000	2,707 50	3,000 00
23	Merchants' Nat'l Bank, Boston, . . . . .	2,300	3,231 00	2,300 00
12	North Nat'l Bank, Boston, . . . . .	1,200	1,440 00	1,200 00
22	N'l B'k of the Republic, Boston, . . . . .	2,200	3,080 00	2,200 00
45	Nat'l Revere Bank, Boston, . . . . .	4,500	5,625 00	4,500 00
32	Shawmut Nat'l Bank, Boston, . . . . .	3,200	4,000 00	3,200 00
38	State Nat'l Bank, Boston, . . . . .	3,800	4,398 50	3,800 00
36	Tremont Nat'l Bank, Boston, . . . . .	3,600	3,600 00	3,600 00
15	Nat'l Union Bank, Boston, . . . . .	1,500	2,152 50	1,500 00
10	Washington N'l Bank, Boston, . . . . .	1,000	1,232 00	1,000 00
16	Nat'l Webster Bank, Boston, . . . . .	1,600	1,600 00	1,600 00
		\$54,000	\$62,127 75	\$54,000 00

*Railroad Bonds.*

	Par Value.	Estimated Market Value.	Amount Invested.
Old Colony R.R. 7s, . . . . .	\$9,000	\$10,282 00	\$9,000 00
Eastern R.R. 6s, . . . . .	13,000	15,860 00	13,000 00*
	\$22,000	\$26,142 00	\$22,000 00

## COMMONWEALTH OF MASSACHUSETTS.

NORFOLK, ss., Nov. 15, 1887.

Personally appeared Caleb Lothrop, Treasurer of the Cohasset Savings Bank, and made oath that the foregoing statement, by him subscribed; is a true and correct statement of all the resources and liabilities of said institution, and that the answers made by him to the foregoing interrogatories contain the whole truth in reference to the matters to which they relate, according to his best knowledge and belief.

Before me,

J. Q. A. LOTHROP, *Justice of the Peace.*

NORFOLK, ss., Nov. 15, 1887.

Personally appeared Martin Lincoln, John W. Bates, Louis N. Lincoln, Abraham H. Tower and Chas. H. Willard, being five or more of the trustees of said corporation, and severally made oath that they have made an examination of the affairs of the bank; that the books and records of said institution indicate the state of affairs as above attested by their treasurer; and that they believe said statement to be true.

Before me,

J. Q. A. LOTHROP, *Justice of the Peace.*


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\* This was a legal investment when made.

CONWAY SAVINGS BANK—CONWAY.

Incorporated 1887. Number of corporators, 5.

JOHN B. PACKARD, *President.*

WM. G. AVERY, *Treasurer.*

WM. G. AVERY, *Clerk.*

Names of committee charged with the investment of its funds :

JOHN B. PACKARD,

CARLOS BATCHELDER,

EDWARD DELABARRE,

RICHARD TUCKER.

CHAS. B. MERRITT,

Open for business every business day, 9 A.M. to 3 P.M.

STATEMENT.

ASSETS.		LIABILITIES.	
Loan on bank stock, . . . .	\$255 00	Deposits, . . . .	\$20,359 17
Loans on real estate, . . . .	13,800 00	Interest account, . . . .	295 72
Loans on personal security, . . . .	2,300 00		
Deposit in bank, on interest, . . . .	1,000 00		
Expense account, . . . .	120 15		
Cash on hand, . . . .	3,179 74		
	<hr/>		<hr/>
	\$20,654 89		\$20,654 89

Loan on Bank Stock :—

On 5 shares Conway National Bank, Conway, . . . . . \$255 00

Number of outstanding loans which are of an amount not exceeding  
\$3,000 each, . . . . . 15

Aggregate amount of the same, . . . . . \$12,855 00

Cash on Deposit in Bank :—

Conway National Bank, Conway, . . . . . \$1,000 00

Whole amount of interest or profits received or earned during year ending

Oct. 31, 1887, . . . . . \$295 72

Times for the dividends fixed by the by-laws: May 1 and November 1.

Number and amount of deposits (not including dividends) received  
during the year ending Oct. 31, 1887, . . . . . 220 \$21,336 68

Number and amount of deposits of and exceeding \$300 at any one  
time during the year ending Oct. 31, 1887, . . . . . 22 12,001 26

Number and amount of withdrawals (including dividends) during the  
year ending Oct. 31, 1887, . . . . . 27 977 51

Number of accounts opened during the year ending Oct. 31, 1887, . . . . . 150

Number of accounts closed during the year ending Oct. 31, 1887, . . . . . 5

Amount of expenses of the corporation during the year ending Oct. 31, 1887, . . . . . 120 15

Amount of treasurer's bond, . . . . . 5,000 00

Date of examination by commissioner: July 7.

Total amount of Loans with each specified Rate of Interest, including Deposits in Banks on Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$1,000 00	3 per cent.	\$16,355 00	5 per cent.	-	-

Classification of Depositors' Accounts.

	Number.	Amount.
Whole number, . . . . .	145	-
Of \$50 or less, . . . . .	79	\$1,344 32
Exceeding \$50 and not more than \$100, . . . . .	29	2,548 23
Exceeding \$100 and not more than \$200, . . . . .	8	1,328 15
Exceeding \$200 and not more than \$500, . . . . .	19	6,496 21
Exceeding \$500 and less than \$1,000, . . . . .	4	2,642 26
Of \$1,000 or more, . . . . .	6	6,000 00
To the credit of women, both adult and minor, . . . . .	63	8,682 99
To the credit of guardians, . . . . .	1	57 73
In trust, . . . . .	3	500 00

COMMONWEALTH OF MASSACHUSETTS.

FRANKLIN, SS. CONWAY, Nov. 9, 1887.

Personally appeared W. G. Avery, Treasurer of the Conway Savings Bank, and made oath that the foregoing statement, by him subscribed, is a true and correct statement of all the resources and liabilities of said institution, and that the answers made by him to the foregoing interrogatories contain the whole truth in reference to the matters to which they relate, according to his best knowledge and belief.

Before me, CARLOS BATCHELDER, Notary Public.

FRANKLIN, SS. CONWAY, Nov. 4, 1887.

Personally appeared John B. Packard, Carlos Batchelder, Arthur P. Delabarre, A. M. Cook and C. C. Burdett, being five or more of the trustees of said corporation, and severally made oath that they have made an examination of the affairs of the bank; that the books and records of said institution indicate the state of affairs as above attested by their treasurer; and that they believe said statement to be true.

Before me, W. G. AVERY, Justice of the Peace.



## CROCKER INSTITUTION FOR SAVINGS—TURNER'S FALLS.

Incorporated April 3, 1869. Number of corporators, 16.

J. H. ROOT, *President*.D. P. ABERCROMBIE, *Treasurer*.W. H. P. GILMORE, *Clerk*.

Names of committee charged with the investment of its funds :

G. L. RIST, D. P. ABERCROMBIE.

JAMES A. GUNN.

Open for business every business day, 9 A.M. to 3 P.M.

## STATEMENT.

ASSETS.		LIABILITIES.	
Public funds as per Schedule A,	\$39,500 00	Deposits, . . . . .	\$565,712 95
Bank stock as per Schedule B, .	28,472 50	Earnings undivided, .	5,542 67
Loans on bank stocks, . . . .	7,900 00	Guaranty fund, . . . .	8,700 00
Railroad bonds, . . . . .	32,000 00	Suspense account, . . . .	157 47
Real estate (for banking purposes), . . . . .	31,000 00		
Loans on real estate, . . . . .	260,513 33		
Loans on personal security, . .	135,086 60		
Loans to counties, cities or towns (notes), . . . . .	11,246 25		
Deposit in bank, on interest, .	24,800 00		
Deposit in bank, not on interest,	5,037 59		
Expense account, . . . . .	845 29		
Interest account, . . . . .	246 25		
Premium account, . . . . .	2,637 50		
Cash on hand, . . . . .	827 78		
	\$580,113 09		\$580,113 09

Loans on Bank Stocks, amount on each :—

On 40 shares Packard National Bank, Greenfield, . . . . .	\$4,000 00
On 52 shares Crocker National Bank, Turner's Falls, . . . . .	3,900 00

Invested in real estate (for banking purposes), . . . . .	\$31,000 00
Estimated value of the same, . . . . .	31,000 00
Assessed value of the same, . . . . .	21,250 00
Net income received from same during year ending Oct. 31, 1887, . .	1,547 41
Number of outstanding loans which are of an amount not exceeding \$3,000 each, . . . . .	292
Aggregate amount of the same, . . . . .	213,867 78

Cash on Deposit in Bank :—

Crocker National Bank, Turner's Falls, . . . . .	*\$29,837 59
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Whole amount of interest or profits received or earned during year ending Oct. 31, 1887, . . . . .	\$26,682 95
Rate and amount of each semi-annual dividend for the year ending Oct. 31, 1887, . . . . .	2 per cent., { 9,947 39
	2 per cent., { 10,501 24

\* This deposit has been reduced to \$25,000.

Times for the dividends fixed by the by-laws: January and July.

Average annual per cent. of dividends for term ending at time of and including last extra dividend: 5 7-15.

Date of the last extra dividend: January 1, 1880

Number and amount of deposits (not including dividends) received

during the year ending Oct. 31, 1887, . . . . . 2,022 \$137,747 97

Number and amount of deposits of and exceeding \$300 at any one

time during the year ending Oct. 31, 1887, . . . . . 91 64,101 44

Number and amount of withdrawals (including dividends) during the

year ending Oct. 31, 1887, . . . . . 955 109,406 34

Number of accounts opened during the year ending Oct. 31, 1887, . 398

Number of accounts closed during the year ending Oct. 31, 1887, . 246

Amount of expenses of the corporation during the year ending Oct. 31, 1887, 1,529 90

Amount of treasurer's bond, . . . . . 25,000 00

Date of examination by commissioner: October 4.

*Total amount of Loans with each specified Rate of Interest, including Deposits in Banks on Interest.*

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$24,800 00	2 per cent.	\$10,000 00	4 per cent.	\$104,746 18	5 per cent.

*Classification of Depositors' Accounts.*

	Number.	Amount.
Whole number, . . . . .	1,716	—
Of \$50 or less, . . . . .	473	\$7,825 73
Exceeding \$50 and not more than \$100, . . . . .	180	11,354 85
Exceeding \$100 and not more than \$200, . . . . .	231	31,916 01
Exceeding \$200 and not more than \$500, . . . . .	377	110,183 75
Exceeding \$500 and less than \$1,000, . . . . .	211	144,647 52
Of \$1,000 or more, . . . . .	244	259,785 09
To the credit of women, both adult and minor, . . . . .	595	184,198 15
To the credit of guardians, . . . . .	12	8,578 06
To the credit of religious and charitable associations, . . . . .	25	5,874 53
In trust, . . . . .	35	22,891 69

*Schedule A—Detailed Statement of Public Funds.*

	Par Value.	Estimated Market Value.	Amount Invested.
City of Boston, Mass., 6s, . . . . .	\$6,000	\$7,020 00	\$6,000 00
of Boston, Mass., 5s, . . . . .	4,000	4,800 00	4,000 00
of Lowell, Mass., 6s, . . . . .	3,000	3,300 00	3,000 00
of Providence, R. I., 5s, . . . . .	5,000	5,800 00	5,000 00
Town of Montague, Mass., 4s, . . . . .	11,000	11,660 00	11,000 00
State of Maine 6s, . . . . .	8,000	8,800 00	8,000 00
of New Hampshire 6s, . . . . .	2,500	2,950 00	2,500 00
	\$39,500	\$44,330 00	\$39,500 00

*Schedule B—Detailed Statement of Bank Stocks.*

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
87	Crocker N'l B'k, Turner's Falls,	\$8,700	\$11,310 00	\$9,835 00
60	Conway Nat'l Bank, Conway, .	6,000	7,500 00	6,930 00
10	Central Nat'l Bank, Boston, .	1,000	1,300 00	1,056 25
7	Columbian Nat'l Bank, Boston, .	700	900 00	1,014 50
10	Nat'l Webster Bank, Boston, .	1,000	1,030 00	1,155 00
10	Eliot Nat'l Bank, Boston, .	1,000	1,290 00	1,242 50
10	Tremont Nat'l Bank, Boston, .	1,000	1,000 00	1,242 50
40	Continental Nat'l Bank, Boston, .	4,000	4,800 00	4,704 25
10	N'l B'k of Commerce, Boston, .	1,000	1,220 00	1,292 50
		\$24,400	\$30,350 00	\$28,472 50

*Railroad Bonds.*

	Par Value.	Estimated Market Value.	Amount Invested.
Fitchburg R.R. 5s, . . . . .	\$15,000	\$16,500 00	\$15,000 00
Vermont & Massachusetts R.R. 5s, .	5,000	5,500 00	5,000 00
Boston, Revere Beach & Lynn R.R. 6s,	7,000	8,100 00	7,000 00
Old Colony R.R. 6s, . . . . .	5,000	6,000 00	5,000 00
	\$32,000	\$36,100 00	\$32,000 00

## COMMONWEALTH OF MASSACHUSETTS.

FRANKLIN, ss., Nov. 19, 1887.

Personally appeared D. P. Abercrombie, Treasurer of the Crocker Institution for Savings, and made oath that the foregoing statement, by him subscribed, is a true and correct statement of all the resources and liabilities of said institution, and that the answers made by him to the foregoing interrogatories contain the whole truth in reference to the matters to which they relate, according to his best knowledge and belief.

Before me,

JOHN McILVENE, *Justice of the Peace.*

FRANKLIN, ss., Nov. 19, 1887.

Personally appeared J. F. Bartlett, F. L. Webster, James A. Gunn, M. B. Collins, W. D. Russell and Willard E. Everett, being five or more of the trustees of said corporation, and severally made oath that they have made an examination of the affairs of the bank; that the books and records of said institution indicate the state of affairs as above attested by their treasurer; and that they believe said statement to be true.

Before me,

JOHN McILVENE, *Justice of the Peace.*

FRANKLIN, ss., Dec. 2, 1887.

Personally appeared J. H. Root, President of the Crocker Institution for Savings, and made oath that the foregoing statement, by him subscribed, is a true and correct statement of all the resources and liabilities of said institution, and that the answers to the foregoing interrogatories contain the whole truth in reference to the matters to which they relate, according to his best knowledge and belief.

Before me,

ISAAC CHENERY, *Justice of the Peace.*

## DANVERS SAVINGS BANK—DANVERS.

Incorporated 1850. Number of corporators, 45.

AUGUSTUS MUDGE, *President.*ISRAEL H. PUTNAM, *Treasurer.*ISRAEL H. PUTNAM, *Clerk.*

Names of committee charged with the investment of its funds :

FRANCIS DODGE,

CHAS. H. GOULD,

GILBERT A. TAPLEY,

ISRAEL H. PUTNAM.

JOSHUA BRAGDON,

Open for business every business day, 8 A.M. to 12 M., and 1 to 3 P.M.

## STATEMENT.

ASSETS.		LIABILITIES.	
Public funds as per Schedule A,	\$21,605 00	Deposits, . . . .	\$1,062,371 58
Loan on public funds, . . . .	5,000 00	Earnings undivided, . . . .	19,848 60
Bank stock as per Schedule B, . .	141,080 50	Guaranty fund, . . . .	34,650 00
Loans on bank stock, . . . .	3,650 00		
Railroad bonds, . . . .	63,200 00		
Loan on railroad bonds, . . . .	5,000 00		
Real estate by foreclosure, . . . .	65,530 00		
Loans on real estate, . . . .	375,227 00		
Loans on personal security, . . . .	356,867 00		
Loans to counties, cities or towns (notes), . . . .	23,200 00		
Deposits in banks, on interest, . .	50,814 18		
Deposits in banks, not on interest, . . . .	5,000 00		
Insurance account, . . . .	16 75		
Cash on hand, . . . .	479 75		
	<u>\$1,116,670 18</u>		<u>\$1,116,670 18</u>

## Loan on Public Funds :—

On \$5,000 Turner's Falls 4s, . . . . . \$5,000 00

## Loans on Bank Stock, amount on each :—

On 5 shares First National Bank, Danvers, . . . . .	\$400 00
On 16 shares First National Bank, Danvers, . . . . .	2,000 00
On 6 shares Salem National Bank, Salem, . . . . .	1,000 00
On 11 shares First National Bank, Danvers, . . . . .	200 00
On 2 shares First National Bank, Danvers, . . . . .	50 00

## Loan on Railroad Bonds :—

On \$5,000 Worcester, Nashua & Rochester R.R. 4s, with \$1,000 District  
of Columbia 6s as additional security, . . . . . \$5,000 00

Value (by books) of real estate, held by foreclosure or otherwise, . . . .	\$65,530 00
Assessed value of the same, . . . . .	63,900 00



Number of outstanding loans which are of an amount not exceeding \$3,000 each, . . . . .	246
Aggregate amount of the same, . . . . .	\$212,472 00
Amount of investments from which no income is received, . . . . .	10,830 00

Cash on Deposit in Banks, amount in each : —	
Merchants' National Bank, Salem, . . . . .	\$25,534 65
Maverick National Bank, Boston, . . . . .	8,820 35
First National Bank, Danvers, . . . . .	21,459 18

Whole amount of interest or profits received or earned during year ending Oct. 31, 1887, . . . . .	\$56,225 82
Rate and amount of each semi-annual dividend for the year ending Oct. 31, 1887, . . . . .	2 per cent., { 20,453 17 2 per cent., { 20,463 22
Times for the dividends fixed by the by-laws : April 1 and October 1.	
Number and amount of deposits (not including dividends) received during the year ending Oct. 31, 1887, . . . . .	2,148 \$145,147 81
Number and amount of deposits of and exceeding \$300 at any one time during the year ending Oct. 31, 1887, . . . . .	93 50,244 45
Number and amount of withdrawals (including dividends) during the year ending Oct. 31, 1887, . . . . .	1,644 185,638 90
Number of accounts opened during the year ending Oct. 31, 1887, . . . . .	365
Number of accounts closed during the year ending Oct. 31, 1887, . . . . .	306
Amount of expenses of the corporation during the year ending Oct. 31, 1887, . . . . .	2,577 79
Amount of treasurer's bond, . . . . .	20,000 00
Date of examination by commissioner : July 18.	

Total amount of Loans with each specified Rate of Interest, including Deposits in Banks on Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$50,814 18	2½ per cent.	\$159,300 00	5 per cent.	\$1,337 00	6½ per cent.
55,955 35	4 “	25,000 00	5½ “	20,818 00	7 “
62,000 00	4½ “	91,000 00	5½ “	40,446 65	8 “
105,000 00	4¾ “	208,087 00	6 “		

Classification of Depositors' Accounts.

	Number.	Amount.
Whole number, . . . . .	3,230	—
Of \$50 or less, . . . . .	1,069	\$17,093 29
Exceeding \$50 and not more than \$100, . . . . .	329	23,304 66
Exceeding \$100 and not more than \$200, . . . . .	447	62,376 55
Exceeding \$200 and not more than \$500, . . . . .	540	176,706 08
Exceeding \$500 and less than \$1,000, . . . . .	475	330,898 71
Of \$1,000 or more, . . . . .	370	451,992 29
To the credit of women, both adult and minor, . . . . .	1,688	501,577 93
To the credit of guardians, . . . . .	28	16,277 12
To the credit of religious and charitable associations, . . . . .	47	12,416 84
In trust, . . . . .	120	46,652 99

*Schedule A—Detailed Statement of Public Funds.*

	Par Value.	Estimated Market Value.	Amount Invested.
City of Hartford, Ct., 6s, . . .	\$2,000	\$2,200 00	\$1,830 00
of Boston, Mass., 5s, . . .	10,000	11,100 00	9,775 00
of Boston, Mass., 4s, . . .	10,000	10,250 00	10,000 00
	\$22,000	\$23,550 00	\$21,605 00

*Schedule B—Detailed Statement of Bank Stocks.*

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
50	Atlas Nat'l Bank, Boston, . . .	\$5,000	\$5,762 50	\$5,675 00
53	Blackstone Nat'l Bank, Boston, . . .	5,300	5,611 12	5,300 00
10	Continental Nat'l Bank, Boston, . . .	1,000	1,190 00	1,080 00
60	Nat'l B'k of Commerce, Boston, . . .	6,000	7,320 00	6,000 00
70	Nat'l Exchange Bank, Boston, . . .	7,000	8,820 00	7,097 50
85	Globe Nat'l Bank, Boston, . . .	8,500	7,820 00	10,612 50
68	Howard Nat'l Bank, Boston, . . .	6,800	7,327 00	6,800 00
10	Lincoln Nat'l Bank, Boston, . . .	1,000	1,097 50	1,100 00
50	Merchants' Nat'l Bank, Boston, . . .	5,000	7,000 00	6,475 00
71	N'l B'k of No. America, Boston, . . .	7,100	7,437 25	7,268 75
65	N'l B'k of Redemption, Boston, . . .	6,500	8,255 00	7,901 25
75	Nat'l Revere Bank, Boston, . . .	7,500	9,375 00	7,500 00
50	State Nat'l Bank, Boston, . . .	5,000	5,800 00	5,356 25
34	Traders' Nat'l Bank, Boston, . . .	3,400	3,196 00	3,345 00
60	Third Nat'l Bank, Boston, . . .	6,000	6,000 00	6,000 00
20	Tremont Nat'l Bank, Boston, . . .	2,000	2,000 00	2,000 00
25	Washington N'l Bank, Boston, . . .	2,500	3,100 00	2,500 00
270	Asiatic Nat'l Bank, Salem, . . .	8,100	10,530 00	8,100 00
7	First Nat'l Bank, Salem, . . .	700	910 00	700 00
5	Naumkeag Nat'l Bank, Salem, . . .	500	690 00	500 00
25	Salem Nat'l Bank, Salem, . . .	2,500	3,375 00	2,862 50
75	Nat'l Bank of Commerce, New Bedford, . . .	7,500	9,000 00	8,962 50
125	First Nat'l Bank, New Bedford, . . .	12,500	17,500 00	14,947 25
20	Warren Nat'l Bank, Peabody, . . .	2,000	2,600 00	2,000 00
129	First Nat'l Bank, Danvers, . . .	9,675	11,610 00	9,997 00
10	Rockport Nat'l Bank, Rockport, . . .	1,000	1,350 00	1,000 00
		\$130,075	\$154,676 37	\$141,080 50

*Railroad Bonds.*

	Par Value.	Estimated Market Value.	Amount Invested.
Conn. & Passumpsic Rivers R.R. 7s,	\$16,000	\$17,600 00	\$19,200 00*
Boston & Lowell R.R. 7s, . . . .	10,000	11,500 00	12,425 00
Boston, Winthrop & Shore R.R. 5s, .	10,000	10,700 00	11,350 00
Fitchburg R.R. 4s, . . . . .	10,000	9,800 00	10,225 00
Fitchburg R.R. 4½s, . . . . .	10,000	10,000 00	10,000 00
	\$56,000	\$59,600 00	\$63,200 00

## COMMONWEALTH OF MASSACHUSETTS.

ESSEX, ss., Nov. 15, 1887.

Personally appeared Israel H. Putnam, Treasurer of the Danvers Savings Bank, and made oath that the foregoing statement, by him subscribed, is a true and correct statement of all the resources and liabilities of said institution, and that the answers made by him to the foregoing interrogatories contain the whole truth in reference to the matters to which they relate, according to his best knowledge and belief.

Before me,

J. FRANK PORTER, *Justice of the Peace.*

ESSEX, ss.

DANVERS, Nov. 16, 1887.

Personally appeared Chas. H. Gould, M. J. Currier, Austin S. Richards, Chauncey S. Richards and Joshua Bragdon, being five or more of the trustees of said corporation, and severally made oath that they have made an examination of the affairs of the bank; that the books and records of said institution indicate the state of affairs as above attested by their treasurer; and that they believe said statement to be true.

Before me,

J. FRANK PORTER, *Justice of the Peace.*

ESSEX, ss.

DANVERS, Nov. 28, 1887.

Personally appeared Augustus Mudge, being one of the trustees of said corporation, and made oath that he has made an examination of the affairs of the bank; that the books and records of said institution indicate the state of affairs as above attested by the treasurer; and that he believes said statement to be true.

Before me,

J. FRANK PORTER, *Justice of the Peace.*

\* This was a legal investment when made.

## DEDHAM INSTITUTION FOR SAVINGS — DEDHAM.

Incorporated 1831. Number of corporators, 99.

AUGUSTUS B. ENDICOTT, *President*.ALFRED HEWINS, *Treasurer*.ALFRED HEWINS, *Clerk*.

Names of committee charged with the investment of its funds :

AUGUSTUS B. ENDICOTT,

JOHN R. BULLARD,

HENRY W. RICHARDS,

DON GLEASON HILL.

HOWARD COLBURN,

Open for business every business day, 9 A.M. to 12.30 P.M., 2 to 4 P.M.

## STATEMENT.

ASSETS.		LIABILITIES.	
Public funds as per Schedule A,	\$320,000 00	Deposits, . . . . .	\$1,930,266 91
Loan on public funds, . . . . .	400 00	Earnings undivided, . . . . .	77,464 21
Bank stock as per Schedule B, . . . . .	80,638 50	Guaranty fund, . . . . .	78,993 14
Railroad bonds, . . . . .	597,000 00		
Real estate (for banking purposes), . . . . .	15,000 00		
Real estate by foreclosure, . . . . .	300 00		
Loans on real estate, . . . . .	568,857 00		
Loans on personal security, . . . . .	445,200 00		
Loans to counties, cities or towns (notes), . . . . .	26,000 00		
Deposit in bank, on interest, . . . . .	31,328 76		
Deposit in bank, not on interest, . . . . .	2,000 00		
	<u>\$2,086,724 26</u>		<u>\$2,086,724 26</u>

## Loan on Public Funds : —

On \$500 United States bond, . . . . .	\$400 00
Invested in real estate (for banking purposes), . . . . .	\$15,000 00
Estimated value of the same, . . . . .	15,000 00
Assessed value of the same, . . . . .	10,000 00
Net income received from same during year ending Oct. 31, 1887, . . . . .	415 43
Value (by books) of other real estate, held by foreclosure or otherwise, . . . . .	300 00
Assessed value of the same, . . . . .	225 00
Number of outstanding loans which are of an amount not exceeding \$3,000 each, . . . . .	437
Aggregate amount of the same, . . . . .	451,932 00
Amount of investments from which no income is received, . . . . .	300 00

## Cash on Deposit in Bank : —

Dedham National Bank, Dedham, . . . . .	\$23,328 76
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Whole amount of interest or profits received or earned during year ending

Oct. 31, 1887, . . . . . \$105,092 81

Rate and amount of each semi-annual dividend for the year	} 2 per cent., {	31,515 19
ending Oct. 31, 1887, . . . . .		

	} 2 per cent., {	35,644 51

Times for the dividends fixed by the by-laws: May 1 and November 1.



Number and amount of deposits (not including dividends) received during the year ending Oct. 31, 1887, . . . . .	3,584	\$301,766 24
Number and amount of deposits of and exceeding \$300 at any one time during the year ending Oct. 31, 1887, . . . . .	244	130,923 98
Number and amount of withdrawals (including dividends) during the year ending Oct. 31, 1887, . . . . .	2,365	262,186 37
Number of accounts opened during the year ending Oct. 31, 1887, . . . . .	807	
Number of accounts closed during the year ending Oct. 31, 1887, . . . . .	552	
Amount of expenses of the corporation during the year ending Oct. 31, 1887, . . . . .		5,696 51
Amount of treasurer's bond, . . . . .		20,000 00
Date of examination by commissioner: August 22.		

*Total amount of Loans with each specified Rate of Interest, including Deposits in Banks on Interest.*

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$31,328 76	2 per cent.	\$30,000 00	4 $\frac{3}{4}$ per cent.	\$5,000 00	5 $\frac{1}{2}$ per cent.
166,000 00	4 “	140,000 00	5 “	25,000 00	5 $\frac{1}{8}$ “
70,000 00	4 $\frac{1}{2}$ “	20,000 00	5 $\frac{1}{4}$ “	584,457 00	6 “

*Classification of Depositors' Accounts.*

	Number.	Amount.
Whole number, . . . . .	5,307	—
Of \$50 or less, . . . . .	1,442	\$27,423 85
Exceeding \$50 and not more than \$100, . . . . .	555	40,925 07
Exceeding \$100 and not more than \$200, . . . . .	692	98,298 28
Exceeding \$200 and not more than \$500, . . . . .	1,081	354,091 07
Exceeding \$500 and less than \$1,000, . . . . .	815	574,277 41
Of \$1,000 or more, . . . . .	722	835,251 23
To the credit of women, both adult and minor, . . . . .	2,398	932,699 36
To the credit of guardians, . . . . .	47	21,325 03
To the credit of religious and charitable associations, . . . . .	32	8 816 55
In trust, . . . . .	754	182,820 52

*Schedule A—Detailed Statement of Public Funds.*

	Par Value.	Estimated Market Value.	Amount Invested.
City of Boston, Mass., 4s, . . . . .	\$112,000	\$116,240 00	\$112,000 00
of Boston, Mass., 6s, . . . . .	10,000	12,500 00	10,000 00
of Charlestown, Mass., 6s, . . . . .	6,000	6,420 00	6,000 00
of Cleveland, Ohio, 6s, . . . . .	1,000	1,150 00	1,000 00
of Cleveland, Ohio, 5s, . . . . .	24,000	24,500 00	24,000 00
of Columbus, Ohio, 4s, . . . . .	10,000	9,600 00	10,000 00
of Fall River, Mass., 6s, . . . . .	10,000	11,020 00	10,000 00
of Grand Rapids, Mich., 6s, . . . . .	10,000	10,300 00	10,000 00
of Grand Rapids, Mich., 8s, . . . . .	3,000	3,450 00	3,000 00

*Schedule A — Concluded.*

	Par Value.	Estimated Market Value.	Amount Invested.
City of Manchester, N. H., 6s, .	\$18,000	\$19,440 00	\$18,000 00
of Portland, Me., 6s, . . .	9,000	10,170 00	9,000 00*
of Providence, R. I., 4½s, . .	20,000	20,200 00	20,000 00
of Worcester, Mass., 5s, . . .	10,000	10,100 00	10,000 00
Town of Lincoln, Mass., 6s, . .	2,000	2,160 00	2,000 00
City of Malden, Mass., 6s, . . .	10,000	10,600 00	10,000 00
Town of Melrose, Mass., 7s, . .	5,000	5,600 00	5,000 00
of So. Norwalk, Ct., 6s, . . .	5,000	5,350 00	5,000 00
of Woburn, Mass., 6s, . . . .	5,000	5,400 00	5,000 00
District of Columbia 6s, . . .	20,000	21,100 00	20,000 00
of Columbia 5s, . . . . .	30,000	31,800 00	30,000 00
	\$320,000	\$337,100 00	\$320,000 00

*Schedule B — Detailed Statement of Bank Stocks.*

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
145	Atlas Nat'l Bank, Boston, . .	\$14,500	\$16,820 00	\$14,500 00
75	Blackstone Nat'l Bank, Boston, .	7,500	8,100 00	7,500 00
75	N'l Bank of Commerce, Boston, .	7,500	9,150 00	7,500 00
150	Dedham Nat'l Bank, Dedham, . .	15,000	17,100 00	15,000 00
25	Globe Nat'l Bank, Boston, . . .	2,500	2,275 00	2,500 00
40	Howard Nat'l Bank, Boston, . .	4,000	4,400 00	4,000 00
60	Peoples' Nat'l Bank, Boston, . .	6,000	9,720 00	6,000 00
50	Shawmut Nat'l Bank, Boston, . .	5,000	6,250 00	5,000 00
25	State Nat'l Bank, Boston, . . .	2,500	2,900 00	2,500 00
52	Traders' Nat'l Bank, Boston, . .	5,200	4,888 00	5,138 50
25	Nat'l Union Bank, Boston, . . .	2,500	3,600 00	2,500 00
85	Nat'l Webster Bank, Boston, . .	8,500	8,755 00	8,500 00
		\$80,700	\$93,958 00	\$80,638 50

*Railroad Bonds.*

	Par Value.	Estimated Market Value.	Amount Invested.
Androscoggin & Kennebec R.R. 6s, .	\$3,000	\$3,120 00	\$3,000 00
Boston, Barre & Gardner R.R. 5s & 7s,	25,000	28,490 00	25,000 00
Boston, Clinton & Fitchburg R.R. 7s,	1,000	1,060 00	1,000 00
B., C., Fitchburg & N. Bedford R.R. 5s,	35,000	38,150 00	35,000 00
Boston, Revere Beach & Lynn R.R. 6s,	11,000	12,650 00	11,000 00
Boston & Maine R.R. 7s, . . . .	24,000	27,220 00	24,000 00

\* This was a legal investment when made.

*Railroad Bonds — Concluded.*

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Lowell R.R. 7s, . . .	\$49,500	\$56,310 00	\$49,500 00
Boston & Lowell R.R. 6s, . . .	20,000	22,500 00	20,000 00
Boston & Lowell R.R. 5s, . . .	5,000	5,350 00	5,000 00
Boston & Lowell R.R. 4½s, . . .	5,000	5,050 00	5,000 00
Boston, Winthrop & Shore R.R. 5s, .	25,000	27,750 00	25,000 00
Concord & Claremont R.R. 7s, . .	1,000	1,150 00	1,000 00
Conn. & Passumpsic Rivers R.R. 7s,	78,500	87,920 00	78,500 00*
Eastern R.R. 6s, . . . . .	29,000	35,380 00	29,000 00*
Fitchburg R.R. 5s, . . . . .	15,000	15,400 00	15,000 00
Fitchburg R.R. 4s, . . . . .	45,000	45,000 00	45,000 00
Leeds & Farmington R.R. 6s, . .	3,500	3,640 00	3,500 00
Lowell & Andover R.R. 6s, . . .	9,000	9,900 00	9,000 00
Maine Central R.R. 7s, . . . . .	3,000	3,720 00	3,000 00
Nashua & Lowell R.R. 6s, . . . .	2,000	2,160 00	2,000 00
Nashua & Rochester R.R. 5s, . . .	5,500	5,775 00	5,500 00
New Bedford R.R. 7s, . . . . .	2,000	2,300 00	2,000 00
Newport & Richford R.R. 5s, . . .	35,000	38,500 00	35,000 00*
New York, Prov. & Boston R.R. 7s,	30,000	37,500 00	30,000 00
Old Colony R.R. 7s, . . . . .	5,000	5,700 00	5,000 00
Salem & Lowell R.R. 6s, . . . . .	10,500	12,075 00	10,500 00
Vermont & Massachusetts R.R. 5s, .	119,000	127,330 00	119,000 00
Worcester & Nashua R.R. 5s, . . .	500	510 00	500 00
	\$597,000	\$661,610 00	\$597,000 00

## COMMONWEALTH OF MASSACHUSETTS.

NORFOLK, ss.

DEDHAM, Nov. 12, 1887.

Personally appeared Alfred Hewins, Treasurer of the Dedham Institution for Savings, and made oath that the foregoing statement, by him subscribed, is a true and correct statement of all the resources and liabilities of said institution, and that the answers made by him to the foregoing interrogatories contain the whole truth in reference to the matters to which they relate, according to his best knowledge and belief.

Before me,

LEWIS H. KINGSBURY, *Justice of the Peace.*

NORFOLK, ss.

DEDHAM, Nov. 29, 1887.

Personally appeared Don Gleason Hill, John H. Burdakin, Fred. J. Baker, Elijah Howe, Jr., trustees of said corporation, and Augustus B. Endicott, President and trustee of said corporation and severally certified and made oath that the foregoing report is correct according to their best knowledge and belief, and that they believe said statement to be true.

Before me,

C. C. CHURCHILL, *Justice of the Peace.*

\* These were legal investments when made.



## EAST BOSTON SAVINGS BANK—EAST BOSTON.

Incorporated 1848. Number of corporators, 28.

GEO. T. SAMPSON, *President.*WM. B. PIGEON, *Treasurer.*WM. B. PIGEON, *Clerk.*

Names of committee charged with the investment of its funds :

NATH'L SEAVER,

WM. B. PIGEON,

GEO. E. YOUNG,

E. M. McPHERSON,

NATH'L M. JEWETT,

GEO. L. THORNDIKE,

ANDREW M. MORTON,

RUFUS CUSHMAN.

JOHN THOMPSON,

Open for business every business day, 9 A.M. to 2 P.M., and Saturday evening, 7 to 9.

## STATEMENT.

ASSETS.		LIABILITIES.	
Public funds as per Schedule A,	\$19,000 00	Deposits, . . . . .	\$1,647,359 23
Bank stock as per Schedule B, .	253,000 00	Earnings undivided,	50,336 63
Loan on bank stock, . . . . .	500 00	Guaranty fund, . . . . .	55,866 32
Railroad bonds, . . . . .	62,000 00		
Real estate (for banking purposes), . . . . .	14,812 10		
Real estate by foreclosure, . . . . .	19,439 95		
Loans on real estate, . . . . .	888,142 68		
Loans on personal security, . . . . .	461,646 05		
Deposit in bank, on interest, . . . . .	28,498 91		
Expense account, . . . . .	1,920 43		
State tax paid, . . . . .	2,138 49		
Cash on hand, . . . . .	2,463 57		
	<u>\$1,753,562 18</u>		<u>\$1,753,562 18</u>

## Loan on Bank Stock :—

On 10 shares First Ward National Bank, Boston, . . . . . \$500 00

Invested in real estate (for banking purposes), . . . . . \$14,812 10

Estimated value of the same, . . . . . 22,500 00

Assessed value of the same, . . . . . 22,500 00

Net income received from same during year ending Oct. 31, 1887, . . . . . 983 82

Value (by books) of other real estate, held by foreclosure or otherwise, . . . . . 19,439 95

Assessed value of the same, . . . . . 20,800 00

Net income received from same during year ending Oct. 31, 1887, . . . . . 984 48

Number of outstanding loans which are of an amount not exceeding \$3,000 each, . . . . . 399

Aggregate amount of the same, . . . . . 531,719 73

Amount of investments from which no income is received, . . . . . 25,000 00

## Cash on Deposit in Bank :—

First Ward National Bank, Boston, . . . . . \$28,498 91



Whole amount of interest or profits received or earned during year ending		
Oct. 31, 1887, . . . . .		\$85,171 31
Rate and amount of each semi-annual dividend for the year ending Oct. 31, 1887, . . . . .	2 per cent., {	28,093 63
	2 per cent., {	29,136 80
Times for the dividends fixed by the by-laws: third Wednesday in January and July.		
Number and amount of deposits (not including dividends) received during the year ending Oct. 31, 1887, . . . . .		
	10,634	\$521,340 00
Number and amount of deposits of and exceeding \$300 at any one time during the year ending Oct. 31, 1887, . . . . .		
	352	189,304 00
Number and amount of withdrawals (including dividends) during the year ending Oct. 31, 1887, . . . . .		
	5,762	445,225 89
Number of accounts opened during the year ending Oct. 31, 1887, . . . . .		
	1,561	
Number of accounts closed during the year ending Oct. 31, 1887, . . . . .		
	884	
Amount of expenses of the corporation during the year ending Oct. 31, 1887, . . . . .		
		6,014 14
Amount of treasurer's bond, . . . . .		
		20,000 00
Date of examination by commissioner: February 10.		

*Total amount of Loans with each specified Rate of Interest, including Deposits in Banks on Interest.*

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$28,498 91	2½ per cent.	\$15,000 00	5¼ per cent.	\$342,609 00	6 per cent.
80,000 00	4½ "	199,500 00	5½ "	2,700 00	6½ "
165,000 00	4¾ "	3,000 00	5¾ "	12,570 00	7 "
504,909 73	5 "	25,000 00	5½ "		

*Classification of Depositors' Accounts.*

	Number.	Amount.
Whole number, . . . . .	6,357	—
Of \$50 or less, . . . . .	2,363	\$30,883 27
Exceeding \$50 and not more than \$100, . . . . .	771	55,419 62
Exceeding \$100 and not more than \$200, . . . . .	882	123,236 18
Exceeding \$200 and not more than \$500, . . . . .	1,092	343,639 50
Exceeding \$500 and less than \$1,000, . . . . .	747	531,672 99
Of \$1,000 or more, . . . . .	502	562,507 67
To the credit of women, both adult and minor, . . . . .	2,552	613,976 80
To the credit of guardians, . . . . .	26	12,826 94
To the credit of religious and charitable associations, . . . . .	59	21,356 93
In trust, . . . . .	868	187,582 35

*Schedule A — Detailed Statement of Public Funds.*

	Par Value.	Estimated Market Value.	Amount Invested.
City of Grand Rapids, Mich., 5s, . . . . .	\$6,000	\$6,600 00	\$6,000 00
of Cleveland, Ohio, 6s, . . . . .	9,000	10,350 00	9,000 00
of Cleveland, Ohio, 5s, . . . . .	4,000	4,320 00	4,000 00
	\$19,000	\$21,270 00	\$19,000 00

*Schedule B — Detailed Statement of Bank Stocks.*

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
36	Atlantic Nat'l Bank, Boston, .	\$3,600	\$4,824 00	\$3,600 00
32	Atlas Nat'l Bank, Boston, .	3,200	3,696 00	3,200 00
200	Boston Nat'l Bank, Boston, .	20,000	23,800 00	20,000 00
45	Blackstone Nat'l Bank, Boston, .	4,500	4,848 75	4,500 00
41	Boylston Nat'l Bank, Boston, .	4,100	5,350 50	4,100 00
100	Continental Nat'l Bank, Boston, .	10,000	11,975 00	10,000 00
163	N'l Bank of Commerce, Boston, .	16,300	19,926 75	16,300 00
100	Nat'l Eagle Bank, Boston, .	10,000	10,000 00	10,000 00
115	Eliot Nat'l Bank, Boston, .	11,500	14,720 00	11,500 00
125	First Ward Nat'l Bank, Boston, .	12,500	16,250 00	12,500 00
100	First Nat'l Bank, Chelsea, .	10,000	13,000 00	10,000 00
250	Freeman's Nat'l Bank, Boston, .	25,000	23,875 00	25,000 00
200	Globe Nat'l Bank, Boston, .	20,000	18,250 00	20,000 00
67	N'l Hide & Leather B'k, Boston, .	6,700	7,671 50	6,700 00
78	Howard Nat'l Bank, Boston, .	7,800	8,580 00	7,800 00
24	Merchandise N'l Bank, Boston, .	2,400	2,376 00	2,400 00
50	Market Nat'l Bank, Boston, .	5,000	4,587 50	5,000 00
24	Mt. Vernon Nat'l Bank, Boston, .	2,400	3,306 00	2,400 00
12	Massachusetts N'l B'k, Boston, .	3,000	3,183 75	3,000 00
150	N'l B'k of No. America, Boston, .	15,000	15,712 50	15,000 00
100	Nat'l Revere Bank, Boston, .	10,000	12,500 00	10,000 00
100	N'l B'k of the Republic, Boston, .	10,000	14,012 50	10,000 00
34	N'l B'k of Redemption, Boston, .	3,400	4,326 50	3,400 00
105	Suffolk Nat'l Bank, Boston, .	10,500	12,022 50	10,500 00
100	State Nat'l Bank, Boston, .	10,000	11,600 00	10,000 00
64	Shoe & Leather N'l B'k, Boston, .	6,400	6,464 00	6,400 00
42	Traders' Nat'l Bank, Boston, .	4,200	3,958 50	4,200 00
50	Tremont Nat'l Bank, Boston, .	5,000	5,043 75	5,000 00
5	Nat'l Webster Bank, Boston, .	500	513 12	500 00
		\$253,000	\$286,374 12	\$253,000 00

*Railroad Bonds.*

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Maine R.R. 7s, . . . .	\$14,500	\$16,312 00	\$14,500 00
Old Colony R.R. 7s, . . . .	2,000	2,290 00	2,000 00
Old Colony R.R. 6s, . . . .	15,000	16,890 00	15,000 00
Boston & Albany R.R. 7s, . . . .	6,000	6,750 00	6,000 00
Fitchburg R.R. 7s, . . . .	3,000	3,360 00	3,000 00
Boston, Clinton & Fitchburg R.R. 5s,	1,000	1,130 00	1,000 00
Maine Central R.R. 7s, . . . .	14,500	17,690 00	14,500 00
Maine Central R.R. 6s, . . . .	6,000	6,960 00	6,000 00
	\$62,000	\$71,382 00	\$62,000 00

## COMMONWEALTH OF MASSACHUSETTS.

SUFFOLK, ss., Nov. 12, 1887.

Personally appeared Wm. B. Pigeon, Treasurer of the East Boston Savings Bank, and made oath that the foregoing statement, by him subscribed, is a true and correct statement of all the resources and liabilities of said institution, and that the answers made by him to the foregoing interrogatories contain the whole truth in reference to the matters to which they relate, according to his best knowledge and belief.

Before me,

COLEMAN COOK, *Justice of the Peace.*

SUFFOLK, ss., Nov. 12, 1887.

Personally appeared Geo. T. Sampson, Frederick Pease, Rufus Cushman, Geo. L. Thorndike and Geo. H. Plummer, being five or more of the trustees of said corporation, and severally made oath that they have made an examination of the affairs of the bank; that the books and records of said institution indicate the state of affairs as above attested by their treasurer; and that they believe said statement to be true.

Before me,

ANDREW P. FISHER, *Notary Public.*

## EAST BRIDGEWATER SAVINGS BANK—EAST BRIDGEWATER.

Incorporated 1870. Number of corporators, 50.

K. E. SHELDON, *President.*I. N. NUTTER, *Clerk.*I. N. NUTTER, *Treasurer.*

Names of committee charged with the investment of its funds :

K. E. SHELDON,  
SAM'L KEITH,  
AARON HOBART,  
GEO. M. KEITH,

ROB'T C. KEITH,  
JOHN HOBART,  
F. S. STRONG.

Open for business every business day, except Wednesdays, 9 A.M. to 12 M., and  
2 to 4 P.M.

## STATEMENT.

ASSETS.		LIABILITIES.	
Public funds as per Schedule A,	\$3,970 00	Deposits, . . . . .	\$498,313 93
Bank stock as per Schedule B, . . . . .	68,640 50	Earnings undivided, . . . . .	10,356 38
Loan on bank stock, . . . . .	880 00	Guaranty fund, . . . . .	10,607 36
Railroad bonds, . . . . .	33,000 00	Suspense account, . . . . .	100 00
Real estate (for banking purposes), . . . . .	12,000 00		
Loans on real estate, . . . . .	224,971 00		
Loans on personal security, . . . . .	163,749 00		
Loans to counties, cities or towns (notes), . . . . .	4,000 00		
Deposit in bank, on interest, . . . . .	2,799 89		
Expense account, . . . . .	469 12		
Bank building account, . . . . .	279 89		
Cash on hand, . . . . .	4,658 27		
	<u>\$519,377 67</u>		<u>\$519,377 67</u>

Loan on Bank Stock : —

On 11 shares Freeman's National Bank, Boston, . . . . .	*\$880 00
Invested in real estate (for banking purposes), . . . . .	\$12,000 00
Estimated value of the same, . . . . .	12,000 00
Assessed value of the same, . . . . .	8,400 00
Number of outstanding loans which are of an amount not exceeding \$3,000 each, . . . . .	259
Aggregate amount of the same, . . . . .	225,333 50

Cash on Deposit in Bank : —

Tremont National Bank, Boston, . . . . .	\$2,799 89
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Whole amount of interest or profits received or earned during year ending

Oct. 31, 1887, . . . . .	\$25,647 51
Rate and amount of each semi-annual dividend for the year ending Oct. 31, 1887, . . . . .	<div> <div> <div>2½ per cent., {</div> <div>9,445 69</div> </div> <div> <div>2½ per cent., {</div> <div>10,076 59</div> </div> </div>

\* This loan has been reduced within the legal limit.



Times for the dividends fixed by the by-laws: first Monday in January and July.		
Number and amount of deposits (not including dividends) received during the year ending Oct. 31, 1887, . . . . .	1,312	\$126,181 56
Number and amount of deposits of and exceeding \$300 at any one time during the year ending Oct. 31, 1887, . . . . .	113	65,806 93
Number and amount of withdrawals (including dividends) during the year ending Oct. 31, 1887, . . . . .	968	89,059 04
Number of accounts opened during the year ending Oct. 31, 1887, . . . . .	245	
Number of accounts closed during the year ending Oct. 31, 1887, . . . . .	119	
Amount of expenses of the corporation during the year ending Oct. 31, 1887, . . . . .		1,355 62
Amount of treasurer's bond, . . . . .		10,000 00
Date of examination by commissioner: September 6.		

*Total amount of Loans with each specified Rate of Interest, including  
Deposits in Banks on Interest.*

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$2,799 89 46,900 00	2½ per cent. 5 “	\$5,000 00	5½ per cent.	\$341,700 00	6 per cent.

*Classification of Depositors' Accounts.*

	Number.	Amount.
Whole number, . . . . .	1,581	-
Of \$50 or less, . . . . .	482	\$7,657 80
Exceeding \$50 and not more than \$100, . . . . .	173	12,764 45
Exceeding \$100 and not more than \$200, . . . . .	222	30,228 75
Exceeding \$200 and not more than \$500, . . . . .	313	99,873 61
Exceeding \$500 and less than \$1,000, . . . . .	261	194,645 90
Of \$1,000 or more, . . . . .	130	153,143 42
To the credit of women, both adult and minor, . . . . .	695	198,062 83
To the credit of guardians, . . . . .	17	6,734 08
To the credit of religious and charitable associations, . . . . .	18	6,722 81
In trust, . . . . .	109	44,790 57

*Schedule A—Detailed Statement of Public Funds.*

	Par Value.	Estimated Market Value.	Amount Invested.
City of Bath, Me., 6s, . . . . .	\$2,000	\$2,000 00	\$2,070 00*
Town of Woburn, Mass., 6s, . . . . .	2,000	2,250 00	1,900 00
	\$4,000	\$4,250 00	\$3,970 00

\* These bonds, being an illegal investment, have been disposed of.

*Schedule B—Detailed Statement of Bank Stocks.*

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
25	Nat'l City Bank, Boston, .	\$2,500	\$2,675 00	\$2,776 75
10	Nat'l Bank of the Commonwealth, Boston, .	1,000	1,350 00	1,225 00
17	Nat'l Eagle Bank, Boston, .	1,700	1,700 00	1,700 00
50	Fourth Nat'l Bank, Boston, .	5,000	5,650 00	5,000 00
25	Freeman's Nat'l Bank, Boston, .	2,500	2,375 00	2,500 00
35	Globe Nat'l Bank, Boston, .	3,500	3,220 00	3,500 00
10	Hamilton Nat'l Bank, Boston, .	1,000	1,225 00	1,250 00
23	N'l Hide & Leather B'k, Boston, .	2,300	2,633 50	2,300 00
20	Market Nat'l Bank, Boston, .	2,000	1,830 00	2,000 00
40	Manufacturers' N'l B'k, Boston, .	4,000	3,780 00	4,000 00
20	Merchandise N'l Bank, Boston, .	2,000	2,000 00	2,000 00
20	N'l B'k of No. America, Boston, .	2,000	2,100 00	2,000 00
50	N'l B'k of Redemption, Boston, .	5,000	6,350 00	6,500 00
20	Shawmut Nat'l Bank, Boston, .	2,000	2,500 00	2,167 50
22	State Nat'l Bank, Boston, .	2,200	2,552 00	2,471 25
35	Third Nat'l Bank, Boston, .	3,500	3,500 00	3,500 00
25	Traders' Nat'l Bank, Boston, .	2,500	2,350 00	2,500 00
50	Tremont Nat'l Bank, Boston, .	5,000	5,000 00	5,480 00
40	Nat'l Webster Bank, Boston, .	4,000	4,100 00	4,000 00
50	Brockton N'l Bank, Brockton, .	5,000	5,750 00	5,150 00
40	Home Nat'l Bank, Brockton, .	4,000	4,800 00	4,580 00
20	First N'l Bank, West Newton, .	2,000	2,000 00	2,000 00
		\$64,700	\$69,440 50	\$68,600 50

*Railroad Bonds.*

	Par Value.	Estimated Market Value.	Amount Invested.
Old Colony R.R. 6s, . . . . .	\$6,000	\$6,669 00	\$6,000 00
Eastern R.R. 6s, . . . . .	5,000	6,100 00	5,000 00*
Boston, Revere Beach & Lynn R.R. 6s, .	4,000	4,720 00	4,000 00
Newport & Richford R.R. 5s, . . . . .	5,000	5,400 00	5,000 00*
Vermont & Massachusetts R.R. 5s, . . .	5,000	5,500 00	5,000 00
Nashua & Rochester R.R. 5s, . . . . .	3,000	3,150 00	3,000 00
Fitchburg R.R. 5s, . . . . .	5,000	5,500 00	5,000 00
	\$33,000	\$37,039 00	\$33,000 00

## COMMONWEALTH OF MASSACHUSETTS.

PLYMOUTH, ss., Nov. 14, 1887.

Personally appeared I. N. Nutter, Treasurer of the East Bridgewater Savings Bank, and made oath that the foregoing statement, by him subscribed, is a true and correct statement of all the resources and liabilities of said institution, and that the answers made by him to the foregoing interrogatories contain the whole truth in reference to the matters to which they relate, according to his best knowledge and belief.

Before me,

ROBERT O. HARRIS, *Justice of the Peace.*

\* These were legal investments when made.

## COMMONWEALTH OF MASSACHUSETTS.

PLYMOUTH, ss., Nov. 14, 1887.

Personally appeared K. E. Sheldon, John Hobart, Samuel Keith, George M. Keith and F. S. Strong, being five or more of the trustees of said corporation, and severally made oath that they have made an examination of the affairs of the bank; that the books and records of said institution indicate the state of affairs as above attested by their treasurer; and that they believe said statement to be true.

Before me,

ROBERT O. HARRIS, *Justice of the Peace.*

# EAST CAMBRIDGE FIVE CENTS SAVINGS BANK — CAMBRIDGE.

Incorporated 1854. Number of corporators, 39.

GEORGE STEVENS, *President.*

MARY L. STONE, *Treasurer.*

MARY L. STONE, *Clerk.*

Names of committee charged with the investment of its funds:

GEO. STEVENS,

JAMES M. PRICE,

JOSEPH H. TYLER,

ANDREW J. GREEN.

KNOWLTON S. CHAFFEE,

Open for business every business day, 9 A.M. to 1 P.M.

## STATEMENT.

ASSETS.		LIABILITIES.	
Public funds as per Schedule A,	\$5,000 00	Deposits, . . . . .	\$1,318,993 17
Bank stock as per Schedule B, .	126,816 67	Earnings undivided, . . . . .	39,384 16
Loan on bank stock, . . . . .	2,200 00	Guaranty fund, . . . . .	51,543 07
Railroad bonds, . . . . .	19,000 00		
Real estate (for banking purposes), . . . . .	3,000 00		
Real estate by foreclosure, . . . . .	24,359 49		
Loans on real estate, . . . . .	795,128 46		
Loans on personal security, . . . . .	362,706 65		
Loans to counties, cities or towns (notes), . . . . .	8,000 00		
Deposits in banks, on interest, . . . . .	61,356 96		
Deposits in banks, not on interest, . . . . .	2,000 00		
Loans on depositors' books, . . . . .	250 00		
Cash on hand, . . . . .	1,217 00		
	<u>\$1,409,830 40</u>		<u>\$1,409,830 40</u>

### Loan on Bank Stock:—

On 30 shares Lechmere National Bank, Cambridge, . . . . .	\$2,200 00
Invested in real estate (for banking purposes), . . . . .	\$3,000 00
Estimated value of the same, . . . . .	7,000 00
Assessed value of the same, . . . . .	7,000 00
Net income received from same during year ending Oct. 31, 1887, . . . . .	402 79
Value (by books) of other real estate, held by foreclosure or otherwise, . . . . .	24,359 49
Assessed value of the same, . . . . .	36,230 00
Net income received during year ending Oct. 31, 1887, . . . . .	1,030 14
Number of outstanding loans which are of an amount not exceeding \$3,000 each, . . . . .	401
Aggregate amount of the same, . . . . .	477,328 46
Amount of investments from which no income is received, . . . . .	35,906 65

### Cash on Deposit in Banks, amount in each:—

Lechmere National Bank, Cambridge, . . . . .	\$43,675 65
Cambridge National Bank, Cambridge, . . . . .	19,681 31



Whole amount of interest or profits received or earned during year ending

Oct. 31, 1887, . . . . .	\$67,218 61
Rate and amount of each semi-annual dividend for the year } 2 per cent., {	23,717 76
ending Oct. 31, 1887, . . . . . } 2 per cent., {	24,048 71
Times for the dividends fixed by the by-laws: April 15 and October 15.	
Number and amount of deposits (not including dividends) received	
during the year ending Oct. 31, 1887, . . . . .	9,825 \$349,962 23
Number and amount of deposits of and exceeding \$300 at any one	
time during the year ending Oct. 31, 1887, . . . . .	199 106,801 75
Number and amount of withdrawals (including dividends) during the	
year ending Oct. 31, 1887, . . . . .	4,839 332,122 18
Number of accounts opened during the year ending Oct. 31, 1887, . . . . .	1,212
Number of accounts closed during the year ending Oct. 31, 1887, . . . . .	931
Amount of expenses of the corporation during the year ending Oct. 31, 1887, . . . . .	1,802 96
Amount of treasurer's bond, . . . . .	20,000 00
Date of examination by commissioner: January 29.	

*Total amount of Loans with each specified Rate of Interest, including Deposits in Banks on Interest.*

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$42,675 65	1½ per cent.	\$102,953 00	4¼ per cent.	\$107,400 00	5½ per cent.
8 681 31	2 “	65,000 00	4½ “	384,139 46	6 “
8,000 00	3½ “	75,000 00	4¾ “	1,800 00	6½ “
40,553 65	4 “	392,764 00	5 “	675 00	7 “

*Classification of Depositors' Accounts.*

	Number.	Amount.
Whole number, . . . . .	5,632	—
Of \$50 or less, . . . . .	2,762	\$46,149 66
Exceeding \$50 and not more than \$100, . . . . .	511	36,365 74
Exceeding \$100 and not more than \$200, . . . . .	642	89,667 30
Exceeding \$200 and not more than \$500, . . . . .	747	241,207 07
Exceeding \$500 and less than \$1,000, . . . . .	499	354,670 14
Of \$1,000 or more, . . . . .	471	550,843 26
To the credit of women, both adult and minor, . . . . .	2,935	688,558 23
To the credit of guardians, . . . . .	23	7,546 22
To the credit of religious and charitable associations, . . . . .	33	14,370 65
In trust, . . . . .	716	136,496 25

*Schedule A — Detailed Statement of Public Funds.*

	Par Value.	Estimated Market Value.	Amount Invested.
City of Columbus, Ohio, 8s, . . . . .	\$2,000	\$2,000 00	\$2,000 00
of Cleveland, Ohio, 6s, . . . . .	3,000	3,000 00	3,000 00
	\$5,000	\$5,000 00	\$5,000 00

*Schedule B — Detailed Statement of Bank Stocks.*

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
7	Atlas Nat'l Bank, Boston,	\$700	\$805 00	\$700 00
54	Blackstone Nat'l Bank, Boston,	5,400	5,724 00	5,400 00
63	Boston Nat'l Bank, Boston,	6,300	7,497 00	6,300 00
41	Bunker Hill N'l Bank, Boston,	4,100	7,462 00	4,100 00
67	N'l B'k of Commerce, Boston,	6,700	8,174 00	6,700 00
40	Nat'l Bank of the Common- wealth, Boston,	4,000	5,480 00	4,000 00
30	Continental N'l Bank, Boston,	3,000	3,570 00	3,000 00
12	Eliot Nat'l Bank, Boston,	1,200	1,548 00	1,200 00
16	Nat'l Exchange Bank, Boston,	1,600	2,016 00	1,600 00
20	Faneuil Hall N'l Bank, Boston,	2,000	2,780 00	2,000 00
50	First Ward Nat'l Bank, Boston,	5,000	6,500 00	4,000 00
21	Globe Nat'l Bank, Boston,	2,100	1,932 00	2,100 00
115	N'l Hide & Leather B'k, Boston,	11,500	13,110 00	11,500 00
60	Howard Nat'l Bank, Boston,	6,000	6,360 00	6,000 00
2	Massachusetts N'l B'k, Boston,	500	530 00	500 00
50	Merchants' Nat'l Bank, Boston,	5,000	7,000 00	5,000 00
24	Metropolitan N'l Bank, Boston,	2,400	2,712 00	2,400 00
20	New England N'l B'k, Boston,	2,000	2,920 00	2,000 00
19	North Nat'l Bank, Boston,	1,900	2,489 00	1,900 00
5	N'l B'k of No. America, Boston,	500	510 00	500 00
10	N'l B'k of Redemption, Boston,	1,000	1,270 00	1,000 00
58	N'l B'k of the Republic, Boston,	5,800	8,120 00	5,800 00
38	Nat'l Revere Bank, Boston,	3,800	4,750 00	3,800 00
110	Third Nat'l Bank, Boston,	11,000	11,000 00	11,000 00
76	Tremont Nat'l Bank, Boston,	7,600	7,600 00	7,600 00
5	Nat'l Union Bank, Boston,	500	720 00	500 00
67	Nat'l Webster Bank, Boston,	6,700	6,834 00	6,700 00
26	Nat'l City Bank, Cambridge,	2,600	2,600 00	2,600 00
24	Charles River Nat'l Bank, Cambridge,	2,400	2,400 00	2,400 00
51	Lechmere N'l B'k, Cambridge,	5,100	7,650 00	5,066 67
13	Newton Nat'l Bank, Newton,	1,300	1,300 00	1,300 00
11	Fall River N'l B'k, Fall River,	1,100	1,100 00	1,100 00
25	First Nat'l Bank, Malden,	2,500	2,500 00	2,500 00
15	First Nat'l Bank, Marlboro',	1,500	1,500 00	650 00
30	Merchants' Nat'l Bank, New- buryport,	600	600 00	600 00
33	Concord Nat'l Bank, Concord,	3,300	3,300 00	3,300 00
		\$128,700	\$152,363 00	\$126,816 67

*Railroad Bonds.*

	Par Value.	Estimated Market Value.	Amount Invested.
Eastern R.R. 6s,	\$8,500	\$10,370 00	\$4,000 00*
Boston & Albany R.R. 7s,	15,000	16,500 00	15,000 00
	\$23,500	\$26,870 00	\$19,000 00

\* This was a legal investment when made.

## COMMONWEALTH OF MASSACHUSETTS.

MIDDLESEX, ss., Nov. 14, 1887.

Personally appeared Mary L. Stone, Treasurer of the East Cambridge Five Cents Savings Bank, and made oath that the foregoing statement, by her subscribed, is a true and correct statement of all the resources and liabilities of said institution, and that the answers made by her to the foregoing interrogatories contain the whole truth in reference to the matters to which they relate, according to her best knowledge and belief.

Before me,

JOSEPH H. TYLER, *Justice of the Peace.*

MIDDLESEX, ss., Nov. 14, 1887.

Personally appeared Geo. Stevens, Lewis Hall, Silas B. Buck, H. N. Hovey, A. J. Green, J. McSorley, J. G. Ferguson and J. C. Bullard, being five or more of the trustees of said corporation, and severally made oath that they have made an examination of the affairs of the bank; that the books and records of said institution indicate the state of affairs as above attested by their treasurer; and that they believe said statement to be true.

Before me,

JOSEPH H. TYLER, *Justice of the Peace.*

## EASTHAMPTON SAVINGS BANK — EASTHAMPTON.

Incorporated 1869. Number of corporators, 29.

JNO. MAYHER, *President.*SAM'L T. SEELYE, *Treasurer.*O. G. WEBSTER, *Clerk.*

Names of committee charged with the investment of its funds:

JNO. MAYHER,

G. L. MANCHESTER.

F. C. GREEN,

Open for business every business day, 9 A.M. to 3 P.M.

## STATEMENT.

ASSETS.		LIABILITIES.	
Public funds as per Schedule A,	\$6,000 00	Deposits, . . . .	\$434,047 77
Bank stock as per Schedule B, .	100,030 75	Earnings undivided,	2,647 39
Loan on bank stock, . . . .	1,300 00	Guaranty fund, . .	17,500 00
Railroad bonds, . . . .	40,600 00		
Loans on real estate, . . . .	235,040 00		
Loans on personal security, .	69,452 42		
Deposit in bank, not on interest,	1,163 74		
Expense account, . . . .	608 25		
	<u>\$454,195 16</u>		<u>\$454,195 16</u>

## Loan on Bank Stock:—

On 13 shares First National Bank, Easthampton, . . . . . \$1,300 00

Number of outstanding loans which are of an amount not exceeding \$3,000  
each, . . . . . 190

Aggregate amount of the same, . . . . . \$159,992 42

## Cash on Deposit in Bank:—

First National Bank, Easthampton, . . . . . \$1,163 74

Whole amount of interest or profits received or earned during year ending

Oct. 31, 1887, . . . . . \$24,230 77

Rate and amount of each semi-annual dividend for the year } 2 per cent., { 7,606 17  
ending Oct. 31, 1887, . . . . . } 2 per cent., { 7,966 14

Times for the dividends fixed by the by-laws: January 23 and July 23.

Number and amount of deposits (not including dividends) received

during the year ending Oct. 31, 1887, . . . . . 1,709 \$116,280 52

Number and amount of deposits of and exceeding \$300 at any one

time during the year ending Oct. 31, 1887, . . . . . 84 54,397 98

Number and amount of withdrawals (including dividends) during

the year ending Oct. 31, 1887, . . . . . 966 96,967 02

Number of accounts opened during the year ending Oct. 31, 1887, . . . . . 307

Number of accounts closed during the year ending Oct. 31, 1887, . . . . . 227

Amount of expenses of the corporation during the year ending Oct. 31, 1887, . . . . . 1,886 85

Amount of treasurer's bond, . . . . . 10,000 00

Date of examination by commissioner: April 21.



Total amount of Loans with each specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$128,255 00 3,450 00	5 per cent. 5½ “	\$72,300 00 100,417 42	5½ per cent. 6 “	\$1,370 00	6½ per cent.

Classification of Depositors' Accounts.

	Number.	Amount.
Whole number, . . . . .	1,532	—
Of \$50 or less, . . . . .	566	\$9 496 67
Exceeding \$50 and not more than \$100, . . . . .	164	11,954 66
Exceeding \$100 and not more than \$200, . . . . .	196	28,110 66
Exceeding \$200 and not more than \$500, . . . . .	279	91,723 45
Exceeding \$500 and less than \$1,000, . . . . .	214	155,300 49
Of \$1,000 or more, . . . . .	113	137,461 84
To the credit of women, both adult and minor, . . . . .	807	213,617 50
To the credit of guardians, . . . . .	13	7,087 93
To the credit of religious and charitable associations, . . . . .	27	5,802 34
In trust, . . . . .	47	23,097 36

Schedule A — Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Grand Rapids, Mich., 8s, . .	\$6,000	\$7,300 00	\$6,000 00

Schedule B — Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
110	First Nat'l Bank, Easthampton,	\$11,000	\$16,500 00	\$11,000 00
102	First Nat'l Bank, Northampton,	10,200	13,060 00	10,200 00
100	Northampton N'l Bank, North- ampton, . . . . .	10,000	17,500 00	11,314 00
10	Hampshire County Nat'l Bank, Northampton, . . . . .	1,000	1,250 00	1,000 00
50	First Nat'l Bank, Westfield, . .	5,000	7,265 00	7,000 00
50	First Nat'l Bank, West Newton,	5,000	5,000 00	5,000 00
100	Holyoke Nat'l Bank, Holyoke, .	10,000	13,500 00	10,000 00
10	Chicopee N'l B'k, Springfield,	1,000	1,700 00	1,000 00
30	First Nat'l Bank, Springfield, .	3,000	4,890 00	4,890 00

*Schedule B—Concluded.*

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
30	Housatonic N'l B'k. Stockbr'ge,	\$3,000	\$5,880 00	\$5,880 00
22	Pittsfield Nat'l Bank, Pittsfield,	2,200	3,608 00	3,608 00
44	First Nat'l Bank, Lynn, .	4,400	5,500 00	4,400 00
22	Blackstone Nat'l Bank, Boston,	2,200	2,500 00	2,200 00
7	N'l B'k of Commerce, Boston,	700	840 00	700 00
100	N'l B'k of Com'wealth, Boston,	10,000	12,500 00	10,000 00
20	North Nat'l Bank, Boston, .	2,000	2,600 00	2,000 00
50	Second Nat'l Bank, Boston, .	5,000	7,500 00	6,657 50
25	State Nat'l Bank, Boston, .	2,500	3,181 25	3,181 25
		\$88,200	\$124,774 25	\$100,030 75

*Railroad Bonds.*

	Par Value.	Estimated Market Value.	Amount Invested
Boston & Albany R.R. 7s, . . .	\$7,000	\$8,000 00	\$8,000 00
Boston & Maine R.R. 7s, . . .	13,000	14,840 00	14,000 00
Boston & Lowell R.R. 7s, . . .	1,000	1,100 00	1,000 00
Old Colony R.R. 7s, . . . . .	15,000	18,000 00	17,600 00
	\$36,000	\$41,940 00	\$40,600 00

## COMMONWEALTH OF MASSACHUSETTS.

HAMPSHIRE, ss.

EASTHAMPTON, Nov. 15, 1887.

Personally appeared Sam'l T. Seelye, Treasurer of the Easthampton Savings Bank, and made oath that the foregoing statement, by him subscribed, is a true and correct statement of all the resources and liabilities of said institution, and that the answers made by him to the foregoing interrogatories contain the whole truth in reference to the matters to which they relate, according to his best knowledge and belief.

Before me,

CHAS. H. JOHNSON, *Notary Public.*

HAMPSHIRE, ss.

EASTHAMPTON, Nov. 15, 1887.

Personally appeared F. H. Putnam, Jos. W. Wilson, Geo. L. Manchester, Jno. Mayher, O. G. Webster and A. J. Lyman, being five or more of the trustees of said corporation, and severally made oath that they have made an examination of the affairs of the bank; that the books and records of said institution indicate the state of affairs as above attested by their treasurer; and that they believe said statement to be true.

Before me,

CHAS. H. JOHNSON, *Notary Public.*

## EAST WEYMOUTH SAVINGS BANK — EAST WEYMOUTH.

Incorporated, 1872. Number of corporators, 30.

DAVID TUCKER, *President.*JOSEPH A. CUSHING, *Treasurer.*JOSEPH A. CUSHING, *Clerk.*

Names of the committee charged with the investment of its funds :

Z. L. BICKNELL,

JOHN P. BURRELL,

JOSEPH TOTMAN,

CHARLES H. PRATT,

JOSEPH A. CUSHING,

HENRY F. BICKNELL,

NATHAN D. CANTERBURY,

LEAVITT BATES.

Open for business Monday, Wednesday and Saturday, 2 to 5 P.M.

## STATEMENT.

ASSETS.		LIABILITIES.	
Public funds as per Schedule A,	\$71,000 00	Deposits, . . . . .	\$354,247 34
Bank stock as per Schedule B, .	5,400 00	Earnings undivided,	1,480 00
Railroad bonds, . . . . .	47,000 00	Guaranty fund, . . . . .	11,725 00
Real estate by foreclosure, . . .	800 00		
Loans in real estate, . . . . .	223,148 30		
Loans on personal security, . . .	10,500 00		
Deposit in bank, on interest, . .	7,253 36		
Expense account, . . . . .	1,167 19		
Interest due and accrued, . . .	699 71		
Cash on hand, . . . . .	483 78		
	<u>\$367,452 34</u>		<u>\$367,452 34</u>

Value (by books) of real estate, held by foreclosure or otherwise, . . . . .	\$800 00
Assessed value of the same, . . . . .	1,000 00
Number of outstanding loans which are of an amount not exceeding \$3,000 each, . . . . .	200
Aggregate amount of the same, . . . . .	182,761 30
Amount of investments from which no income is received, . . . . .	800 00

Cash on Deposit in Bank : —

Manufacturers' National Bank, Boston, . . . . .	\$7,253 36
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Whole amount of interest or profits received or earned during the year ending Oct. 31, 1887, . . . . .	\$18,639 07
Rate and amount of each semi-annual dividend for the year ending Oct. 31, 1887, . . . . .	2 per cent., { 6,471 17
	2 per cent., { 6,641 43

Times for the dividends fixed by the by-laws : April and October.

Average annual per cent of dividends for term ending at time of and including last extra dividend : 5 1-5.

Date of the last extra dividend : April, 1877.

Number and amount of deposits (not including dividends) received during the year ending Oct. 31, 1887, . . . . .	660	\$64,753 74
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Number and amount of deposits of and exceeding \$300 at any one time during the year ending Oct. 31, 1887, . . . . .	44	26,870 00
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Number and amount of withdrawals (including dividends) during the year ending Oct. 31, 1887, . . . . .	1,026	59,973 76
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Number of accounts opened during the year ending Oct. 31, 1887,	175
Number of accounts closed during the year ending Oct. 31, 1887,	131
Amount of expenses of the corporation during the year ending Oct. 31, 1887,	\$1,141 19
Amount of treasurer's bond,	20,000 00
Date of examination by commissioner: August 29.	

*Total amount of Loans with each specified Rate of Interest, including Deposits in Banks on Interest.*

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$7,253 36	2½ per cent.	\$5,800 00	5½ per cent.	\$20,515 00	6½ per cent.
1,450 00	4½ “	170,871 30	6 “	28,325 00	7 “
6,687 00	5 “				

*Classification of Depositors' Accounts.*

	Number.	Amount.
Whole number,	1,253	-
Of \$50 or less,	481	\$7,419 46
Exceeding \$50 and not more than \$100,	129	8,550 15
Exceeding \$100 and not more than \$200,	170	21,703 49
Exceeding \$200 and not more than \$500,	191	59,294 28
Exceeding \$500 and less than \$1,000,	187	134,895 97
Of \$1,000 or more,	95	122,383 99
To the credit of women, both adult and minor,	553	132,556 96
To the credit of guardians,	2	727 40
To the credit of religious and charitable associations,	24	17,103 46
In trust,	86	31,969 87

*Schedule A — Detailed Statement of Public Funds.*

	Par Value.	Estimated Market Value.	Amount Invested.
City of Springfield, Mass., 6s,	\$1,000	\$1,277 00	\$1,000 00
of Detroit, Mich., 7s,	2,000	2,715 00	2,000 00
District of Columbia 7s,	4,000	5,250 00	4,000 00
City of Grand Rapids, Mich., 8s,	4,000	5,350 00	4,000 00
of Fall River, Mass., 6s,	2,000	2,687 00	2,000 00
of Boston, Mass., 4s,	10,000	10,800 00	10,000 00
of Dayton, Ohio, 4s,	3,000	3,180 00	3,000 00
of Newton, Mass., 6s,	2,000	2,675 00	2,000 00
of Cleveland, Ohio, 5s,	3,000	3,562 00	3,000 00
of Portland, Me., 6s,	3,000	3,250 00	3,000 00*
of Brockton, Mass., 4s,	10,000	10,300 00	10,000 00
of Charlestown, Mass., 6s,	7,000	7,700 00	7,000 00
Town of South Abington, Mass., 4s,	5,000	5,140 00	5,000 00
of Weymouth, Mass., 4s,	11,000	11,600 00	11,000 00
State of Maine 6s,	4,000	4,200 00	4,000 00
	\$71,000	\$79,686 00	\$71,000 00

\* This was a legal investment when made.



*Schedule B — Detailed Statement of Bank Stocks.*

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
49	Union Nat'l Bank, Weymouth,	\$4,900	\$5,733 00	\$4,900 00
10	Central Nat'l Bank, Boston, .	1,000	1,600 00	500 00
		\$5,900	\$7,333 00	\$5,400 00

*Railroad Bonds.*

	Par Value.	Estimated Market Value.	Amount Invested.
Old Colony R.R. 4½s, . . . .	\$5,000	\$5,300 00	\$5,000 00
Old Colony R.R. 6s, . . . .	7,000	8,400 00	7,000 00
Boston, Clinton, Fitchburg & New Bedford R.R. 5s, . . . .	14,000	15,400 00	14,000 00
Boston & Maine R.R. 7s, . . . .	3,000	3,600 00	3,000 00
Boston & Lowell R.R. 6s, . . . .	3,000	3,550 00	3,000 00
Boston & Lowell R.R. 5s, . . . .	2,000	2,250 00	2,000 00
Lowell & Lawrence R.R. 6s, . . . .	1,000	1,200 00	1,000 00
Maine Central R.R. 7s, . . . .	7,000	9,100 00	7,000 00
Fitchburg R.R. 4s, . . . .	5,000	5,000 00	5,000 00
	\$47,000	\$53,800 00	\$47,000 00

## COMMONWEALTH OF MASSACHUSETTS.

NORFOLK, ss.

EAST WEYMOUTH, Nov. 7, 1887.

Personally appeared Jos. A. Cushing, Treasurer of the East Weymouth Savings Bank, and made oath that the foregoing statement, by him subscribed, is a true and correct statement of all the resources and liabilities of said institution, and that the answers made by him to the foregoing interrogatories contain the whole truth in reference to the matters to which they relate, according to his best knowledge and belief.

Before me,

LEAVITT BATES, *Justice of the Peace.*

NORFOLK, ss., Nov. 7, 1887.

Personally appeared Chas. H. Pratt, Joseph Totman, David Tucker, N. D. Canterbury, Z. L. Bicknell, H. F. Bicknell and John P. Burrell, being five or more of the trustees of said corporation, and severally made oath that they have made an examination of the affairs of the bank; that the books and records of said institution indicate the state of affairs as above attested by their treasurer; and that they believe said statement to be true.

Before me,

LEAVITT BATES, *Justice of the Peace.*

## ELIOT FIVE CENTS SAVINGS BANK—BOSTON.

Incorporated Feb. 4, 1864. Number of corporators, 67.

JOHN CARR, *President.*GEO. C. LEACH, *Treasurer.*JOHN F. NEWTON, *Clerk.*

Names of committee charged with the investment of its funds:

JOHN CARR,

WM. S. LELAND,

IVORY HARMON,

GORHAM ROGERS.

SAM'L B. HOPKINS,

Open for business every business day, 9 A.M. to 4 P.M.

## STATEMENT.

ASSETS.		LIABILITIES.	
Public funds as per Schedule A,	\$289,100 00	Deposits, . . . . .	\$2,058,967 36
Loans on public funds, . . . . .	3,850 00	Earnings undivided, . . . . .	8,877 28
Bank stock as per Schedule B, . . . . .	57,200 00	Guaranty fund, . . . . .	43,271 08
Loans on bank stock, . . . . .	8,400 00	Surplus account, . . . . .	333 21
Railroad bonds, . . . . .	112,000 00	Tax account, . . . . .	3,300 00
Loan on railroad bonds, . . . . .	800 00		
Loans on real estate, . . . . .	844,553 45		
Loans on personal security, . . . . .	751,133 00*		
Loans to counties, cities or towns (notes), . . . . .	19,000 00		
Deposit in bank, on interest, . . . . .	10,812 34		
Expense account, . . . . .	393 46		
Suspense account, . . . . .	12,716 95†		
Cash on hand, . . . . .	4,789 73		
	<u>\$2,114,748 93</u>		<u>\$2,114,748 93</u>

Loans on Public Funds, amount on each:—

On \$500 City of Bath, Me., 6s, . . . . .	‡ \$350 00
On \$3,800 United States 4s and 4½s, . . . . .	3,500 00

Loans on Bank Stock, amount on each:—

On 50 shares National Bank of Commerce, Boston, . . . . .	\$5,000 00
On 10 shares National Exchange Bank, Boston, . . . . .	1,000 00
On 30 shares Peoples' National Bank, Boston, . . . . .	2,400 00

Loan on Railroad Bond:—

On \$1,000 Maine Central R R. bond, . . . . .	\$800 00
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Number of outstanding loans which are of an amount not exceeding \$3,000 each, . . . . . 86

Aggregate amount of the same, . . . . . \$141,396 45

\* These loans have been reduced within the legal limit.

† Loan in process of liquidation.

‡ This illegal loan has since been paid.

## Cash on Deposit in Bank :—

Peoples' National Bank, Boston, . . . . . \$10,812 34

## Whole amount of interest or profits received or earned during year ending

Oct. 31, 1887, . . . . . \$96,396 16

Rate and amount of each semi-annual dividend for the year } 2 per cent., { 37,504 87  
ending Oct. 31, 1887, . . . . . } 2 per cent., { 37,908 47

Times for the dividends fixed by the by-laws: second Wednesday in April and October.

Number and amount of deposits (not including dividends) received during the year ending Oct. 31, 1887, . . . . . 8,881 \$518,170 27

Number and amount of deposits of and exceeding \$300 at any one time during the year ending Oct. 31, 1887, . . . . . 364 211,698 12

Number and amount of withdrawals (including dividends) during the year ending Oct. 31, 1887, . . . . . 5,513 524,541 15

Number of accounts opened during the year ending Oct. 31, 1887, 1,241

Number of accounts closed during the year ending Oct. 31, 1887, 851

Amount of expenses of the corporation during the year ending Oct. 31, 1887, 7,181 18

Amount of treasurer's bond, . . . . . 5,000 00

Date of examination by commissioner: May 17.

*Total amount of Loans with each specified Rate of Interest, including Deposits in Banks on Interest.*

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$10,812 34	2½ per cent.	\$25,000 00	4½ per cent.	\$72,346 45	6 per cent.
147,600 00	4 " "	100,000 00	4¾ " "	1,400 00	6½ " "
64,000 00	4¼ " "	555,600 00	5 " "	1,340 00	7 " "
527,400 00	4½ " "	131,500 00	5½ " "	1,550 00	8 " "

*Classification of Depositors' Accounts.*

	Number.	Amount.
Whole number, . . . . .	7,382	—
Of \$50 or less, . . . . .	3,151	\$40,166 90
Exceeding \$50 and not more than \$100, . . . . .	670	44,689 26
Exceeding \$100 and not more than \$200, . . . . .	860	118,229 93
Exceeding \$200 and not more than \$500, . . . . .	1,037	321,229 24
Exceeding \$500 and less than \$1,000, . . . . .	811	571,805 43
Of \$1,000 or more, . . . . .	853	962,846 60
To the credit of women, both adult and minor, . . . . .	3,614	1,005,718 49
To the credit of guardians, . . . . .	28	10,514 52
To the credit of religious and charitable associations, . . . . .	56	19,996 87
In trust, . . . . .	648	233,437 41

*Schedule A — Detailed Statement of Public Funds.*

	Par Value.	Estimated Market Value.	Amount Invested.
City of Boston, Mass., 6s, . . .	\$35,000	\$39,550 00	\$35,000 00
of Boston, Mass., 4s, . . .	42,600	43,665 00	42,600 00
of Boston, Mass., 5s, . . .	25,000	28,500 00	25,000 00
State of Maine 6s, . . .	1,000	1,060 00	1,000 00
of New Hampshire 6s, . . .	2,600	3,380 00	2,600 00
City of Bangor, Me., 6s, . . .	4,000	4,800 00	4,000 00*
of Bangor, Me., 7s, . . .	1,000	1,230 00	1,000 00†
Town of Woburn, Mass., 6s, . . .	8,000	8,800 00	8,000 00
of Marlborough, Mass., 4s, . . .	9,000	9,000 00	9,000 00
District of Columbia 5s, . . .	7,000	7,770 00	7,000 00
City of Manchester, N. H., 6s, . . .	10,000	11,250 00	10,000 00
of Lynn, Mass., 5s, . . .	10,000	11,200 00	10,000 00
of Portsmouth, N. H., 6s, . . .	10,000	10,800 00	10,000 00*
of Dover, N.H., 6s, . . .	5,900	6,372 00	5,900 00
of Springfield, Mass., 6s, . . .	20,000	24,800 00	20,000 00
of Taunton, Mass., 6s, . . .	10,000	11,400 00	10,000 00
of Taunton, Mass., 5s, . . .	10,000	10,600 00	10,000 00
of Lowell, Mass., 6s, . . .	13,000	13,650 00	13,000 00
of Lawrence, Mass., 6s, . . .	15,000	16,575 00	15,000 00
of Fall River, Mass., 6s, . . .	10,000	12,400 00	10,000 00
of Providence, R. I., 5s, . . .	20,000	22,120 00	20,000 00
of Providence, R. I., 4½s, . . .	5,000	5,250 00	5,000 00
of Chelsea, Mass., 6s, . . .	15,000	16,725 00	15,000 00
	\$289,100	\$320,897 00	\$289,100 00

*Schedule B — Detailed Statement of Bank Stocks.*

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
171	Peoples' Nat'l Bank, Boston, .	\$17,100	\$27,360 00	\$17,100 00
43	Shawmut Nat'l Bank, Boston, .	4,300	5,418 00	4,300 00
30	Market Nat'l Bank, Boston, .	3,000	2,790 00	3,000 00
30	Merchants' Nat'l Bank, Boston, .	3,000	4,200 00	3,000 00
61	Mt. Vernon Nat'l Bank, Boston, .	6,100	8,378 00	6,100 00
10	Atlantic Nat'l Bank Boston, .	1,000	1,340 00	1,000 00
50	Continental Nat'l Bank, Boston, .	5,000	6,000 00	5,000 00
70	Atlas Nat'l Bank, Boston, .	7,000	8,050 00	7,000 00
10	Eliot Nat'l Bank, Boston, .	1,000	1,280 00	1,000 00
14	State Nat'l Bank, Boston, .	1,400	1,624 00	1,400 00
10	Nat'l Eagle Bank, Boston, .	1,000	1,030 00	1,000 00
20	Columbian Nat'l Bank, Boston, .	2,000	2,540 00	2,000 00
13	Howard Nat'l Bank, Boston, .	1,300	1,430 00	1,300 00
10	N'l B'k of No. America, Boston, .	1,000	1,050 00	1,000 00
20	N'l B'k of Redemption, Boston, .	2,000	2,540 00	2,000 00
10	Naumkeag Nat'l Bank, Salem, .	1,000	1,400 00	1,000 00
		\$57,200	\$76,430 00	\$57,200 00

\* These were legal investments when made.

† This investment was illegal and the bond has been sold.



*Railroad Bonds.*

	Par Value.	Estimated Market Value.	Amount Invested
Fitchburg R.R. 5s, . . . . .	\$4,000	\$4,100 00	\$4,000 00
Boston & Albany R.R. 7s, . . . . .	10,000	11,000 00	10,000 00
Vermont & Massachusetts R.R. 5s, . . . . .	10,000	11,200 00	10,000 00
Conn. & Passumpsic Rivers R.R. 7s, . . . . .	20,000	23,000 00	20,000 00*
Boston, Clinton, Fitchburg & New Bedford R.R. 5s, . . . . .	11,000	12,650 00	11,000 00
Newport & Richford R.R. 5s, . . . . .	22,000	22,660 00	22,000 00*
Old Colony R.R. 6s, . . . . .	6,000	6,720 00	6,000 00
Salem & Lowell R.R. 6s, . . . . .	20,000	22,600 00	20,000 00
Boston & Lowell R.R. 7s, . . . . .	9,000	9,900 00	9,000 00
	\$112,000	\$123,830 00	\$112,000 00

## COMMONWEALTH OF MASSACHUSETTS.

SUFFOLK, ss., Nov. 11, 1887.

Personally appeared George C. Leach, Treasurer of the Eliot Five Cents Savings Bank, and made oath that the foregoing statement, by him subscribed, is a true and correct statement of all the resources and liabilities of said institution, and that the answers made by him to the foregoing interrogatories contain the whole truth in reference to the matters to which they relate, according to his best knowledge and belief.

Before me,

JOSEPH GODDARD, *Justice of the Peace.*

SUFFOLK, ss., Nov. 14, 1887.

Personally appeared Chas. Hickling, F. O. White, John Carr, Timothy Smith and Lewis W. Morse, being five or more of the trustees of said corporation, and severally made oath they that have made an examination of the affairs of the bank; that the books and records of said institution indicate the state of affairs as above attested by their treasurer; and that they believe said statement to be true.

Before me,

JOSEPH GODDARD, *Justice of the Peace.*

\* These were legal investments when made.

## ESSEX SAVINGS BANK—LAWRENCE.

Incorporated March 12, 1847. Number of incorporators, 34.

JOSEPH SHATTUCK, *President.*JAMES H. EATON, *Treasurer.*JAMES H. EATON, *Clerk.*

Names of committee charged with the investment of its funds:

JOSEPH SHATTUCK,

JAMES H. KIDDER,

SAM'L WHITE,

GEO. E. DAVIS.

Open for business every business day, except Saturday, 9 A.M. to 1 P.M.

## STATEMENT.

ASSETS.		LIABILITIES.	
Public funds as per Schedule A,	\$553,000 00	Deposits, . . . . .	\$5,007,729 62
Bank stock as per Schedule B, .	301,550 00	Earnings undivided, .	133,804 03
Loans on bank stock, . . . . .	31,500 00	Guaranty fund, . . . . .	140,000 00
Railroad bonds, . . . . .	358,500 00		
Real estate (for banking purposes), . . . . .	5,000 00		
Real estate by foreclosure, . . . . .	15,000 00		
Loans on real estate, . . . . .	2,484,059 00		
Loans on personal security, . . . . .	1,439,450 00		
Deposit in bank, on interest, . . . . .	70,842 67		
Deposit in bank, not on interest, . . . . .	16,450 30		
Cash on hand, . . . . .	6,181 68		
	<u>\$5,281,533 65</u>		<u>\$5,281,533 65</u>

## Loans on Bank Stock, amount on each:—

On 86 shares Pacific National Bank, Lawrence, . . . . .	\$7,600 00
On 90 shares Lawrence National Bank, Lawrence, . . . . .	9,000 00
On 149 shares Bay State National Bank, Lawrence, . . . . .	10,100 00
On 31 shares National Pemberton Bank, Lawrence, . . . . .	2,800 00
On 20 shares Andover National Bank, Andover, . . . . .	2,000 00
Invested in real estate (for banking purposes), . . . . .	\$5,000 00
Estimated value of the same, . . . . .	30,000 00
Assessed value of the same, . . . . .	29,350 00
Net income received from same during year ending Oct. 31, 1887, . . . . .	1,906 66
Value (by books) of other real estate, held by foreclosure or otherwise, . . . . .	15,000 00
Assessed value of the same, . . . . .	29,800 00
Net income received from same during year ending Oct. 31, 1887, . . . . .	1,000 00
Number of outstanding loans which are of an amount not exceeding \$3,000 each, . . . . .	457
Aggregate amount of the same, . . . . .	527,771 00

## Cash on Deposit in Banks, amount in each:—

National Hide & Leather Bank, Boston, . . . . .	\$70,842 67
Bay State National Bank, Lawrence, . . . . .	16,450 30

Whole amount of interest or profits received or earned during year ending

Oct. 31, 1887, . . . . . \$268,246 12

Rate and amount of each semi-annual dividend for the year ending Oct. 31, 1887, . . . . .	} 2½ per cent., {	115,205 52
		2½ per cent., { 117,386 05

Times for the dividends fixed by the by-laws: third Wednesday in April and October.

Number and amount of deposits (not including dividends) received during the year ending Oct. 31, 1887, . . . . .	20,849	\$1,055,853	15
Number and amount of deposits of and exceeding \$300 at any one time during the year ending Oct. 31, 1887, . . . . .	692	399,076	36
Number and amount of withdrawals (including dividends) during the year ending Oct. 31, 1887, . . . . .	9,535	1,089,639	15
Number of accounts opened during the year ending Oct. 31, 1887, . . . . .	3,207		
Number of accounts closed during the year ending Oct. 31, 1887, . . . . .	2,484		
Amount of expenses of the corporation during the year ending Oct. 31, 1887, . . . . .		9,920	40
Amount of treasurer's bond, . . . . .		25,000	00
Date of examination by commissioner: November 10.			

*Total amount of Loans with each specified Rate of Interest, including Deposits in Banks on Interest.*

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$70,842 67	2½ per cent.	\$1,768,600 00	5 per cent.	\$10,000 00	6½ per cent.
135,000 00	4 “	142,888 00	5½ “	13,400 00	7 “
402,200 00	4½ “	1,482,921 00	6 “		

*Classification of Depositors' Accounts.*

	Number.	Amount.
Whole number, . . . . .	15,225	—
Of \$50 or less, . . . . .	5,270	\$101,762 55
Exceeding \$50 and not more than \$100, . . . . .	1,613	121,582 47
Exceeding \$100 and not more than \$200, . . . . .	1,859	278,575 36
Exceeding \$200 and not more than \$500, . . . . .	2,651	889,237 89
Exceeding \$500 and less than \$1,000, . . . . .	2,237	1,673,748 06
Of \$1,000 or more, . . . . .	1,595	1,942,823 29
To the credit of women, both adult and minor, . . . . .	8,739	2,889,601 57
To the credit of guardians, . . . . .	67	41,255 69
To the credit of religious and charitable associations, . . . . .	109	50,963 50
In trust, . . . . .	278	100,859 48

*Schedule A—Detailed Statement of Public Funds.*

	Par Value.	Estimated Market Value.	Amount Invested.
United States Currency 6s, . . . . .	\$80,000	\$96,000 00	\$80,000 00
United States 4½s, . . . . .	100,000	108,000 00	100,000 00
United States 4s, . . . . .	100,000	126,000 00	100,000 00
District of Columbia 6s, . . . . .	50,000	54,000 00	50,000 00
City of Lawrence, Mass., 6s, . . . . .	38,000	41,000 00	38,000 00
of Lawrence, Mass., 4s, . . . . .	80,000	82,000 00	80,000 00
of Fall River, Mass., 6s, . . . . .	25,000	29,000 00	25,000 00
of Lynn, Mass., 6s, . . . . .	50,000	57,000 00	50,000 00
of Rockland, Me., 6s, . . . . .	14,000	14,000 00	14,000 00*
of Newton, Mass., 5s, . . . . .	16,000	17,000 00	16,000 00
	\$553,000	\$624,000 00	\$553,000 00

\* This was a legal investment when made.



*Schedule B—Detailed Statement of Bank Stocks.*

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
130	Atlas Nat'l Bank, Boston, .	\$13,000	\$15,000 00	\$13,000 00
40	Atlantic Nat'l Bank, Boston, .	4,000	5,300 00	4,000 00
300	Bay State N'l Bank, Lawrence,	22,500	34,000 00	22,500 00
10	Blackstone Nat'l Bank, Boston,	1,000	1,050 00	1,000 00
30	Boston Nat'l Bank, Boston, .	3,000	3,500 00	3,000 00
40	Nat'l Bank of the Common- wealth, Boston, . . . .	4,000	5,500 00	4,000 00
75	N'l Bank of Commerce, Boston,	7,500	9,000 00	7,500 00
20	Continental N'l Bank, Boston,	2,000	2,300 00	2,000 00
130	Nat'l City Bank, Boston, .	13,000	13,900 00	13,000 00
80	Eliot Nat'l Bank, Boston, .	8,000	10,400 00	8,000 00
100	Everett Nat'l Bank, Boston, .	10,000	9,400 00	10,000 00
47	Globe Nat'l Bank, Boston, .	4,700	4,300 00	4,700 00
232	Howard Nat'l Bank, Boston, .	23,200	24,800 00	23,200 00
100	N'l Hide & Leather B'k, Boston,	10,000	11,400 00	10,000 00
25	Lawrence N'l Bank, Lawrence,	2,500	3,000 00	2,500 00
25	Lincoln Nat'l Bank, Boston, .	2,500	2,750 00	2,500 00
15	Massachusetts N'l B'k, Boston,	3,750	3,800 00	3,750 00
51	Maverick Nat'l Bank, Boston, .	5,100	11,300 00	5,100 00
200	Merchants' Nat'l Bank, Boston,	20,000	28,000 00	20,000 00
46	Mt. Vernon Nat'l Bank, Boston,	4,600	6,300 00	4,600 00
150	N'l B'k of No. America, Boston,	15,000	15,300 00	15,000 00
100	North Nat'l Bank, Boston, .	10,000	13,100 00	10,000 00
225	Nat'l Revere Bank, Boston, .	22,500	28,100 00	22,500 00
250	N'l B'k of the Republic, Boston,	25,000	34,500 00	25,000 00
27	Shawmut Nat'l Bank, Boston,	2,700	3,300 00	2,700 00
100	Suffolk Nat'l Bank, Boston, .	10,000	11,400 00	10,000 00
100	State Nat'l Bank, Boston, .	10,000	11,600 00	10,000 00
100	Tremont Nat'l Bank, Boston, .	10,000	10,000 00	10,000 00
60	Traders' Nat'l Bank, Boston, .	6,000	5,600 00	6,000 00
10	Nat'l Union Bank, Boston, .	1,000	1,400 00	1,000 00
250	Nat'l Webster Bank, Boston, .	25,000	25,500 00	25,000 00
		\$301,550	\$364,800 00	\$301,550 00

*Railroad Bonds.*

	Par Value.	Estimated Market Value.	Amount Invested.
Fitchburg R.R. 5s, . . . .	\$5,000	\$5,500 00	\$5,000 00
Boston & Lowell R.R. 7s, . . .	50,000	55,000 00	50,000 00
Boston & Maine R.R. 7s, . . .	200,000	222,000 00	200,000 00
Eastern R.R. 6s, . . . .	53,500	64,000 00	53,500 00*
Boston & Lowell R.R. 4½s, . . .	50,000	52,500 00	50,000 00
	\$358,500	\$399,000 00	\$358,500 00

\* This was a legal investment when made.



## COMMONWEALTH OF MASSACHUSETTS.

Essex, ss., Nov. 15, 1887.

Personally appeared James H. Eaton, Treasurer of the Essex Savings Bank, and made oath that the foregoing statement, by him subscribed, is a true and correct statement of all the resources and liabilities of said institution, and that the answers made by him to the foregoing interrogatories contain the whole truth in reference to the matters to which they relate, according to his best knowledge and belief.

Before me,

HERBERT W. FIELD, *Justice of the Peace.*

Essex, ss., Nov. 15, 1887.

Personally appeared Joseph Shattuck, J. H. Kidder, Samuel White, H. M. Whitney, and Chas. U. Bell, being five or more of the trustees of said corporation, and severally made oath that they have made an examination of the affairs of the bank; that the books and records of said institution indicate the state of affairs as above attested by their treasurer; and that they believe said statement to be true.

Before me,

HERBERT W. FIELD, *Justice of the Peace.*

## FAIRHAVEN INSTITUTION FOR SAVINGS — FAIRHAVEN.

Incorporated May 10, 1832. Number of corporators, 39.

GEO. H. TABER, *President.*C. H. MORTON, *Clerk.*C. H. MORTON, *Treasurer.*

Names of committee charged with the investment of its funds :

GEO. H. TABER,

L. M. SNOW,

W. P. WINSOR,

J. B. HUSSEY.

C. D. HUNT,

Open for business every business day, 9 A.M. to 1 P.M.

## STATEMENT.

ASSETS.		LIABILITIES.	
Public funds as per Schedule A,	\$26,500 00	Deposits, . . . .	\$429,021 94
Bank stock as per Schedule B, .	126,620 00	Earnings undivided,	1,797 46
Loans on bank stock, . . . .	235 00	Guaranty fund, . .	14,346 63
Real estate (for banking purposes), . . . .	4,847 45	Interest, . . . .	108 50
Real estate by foreclosure, . .	33,006 33		
Loans on real estate, . . . .	117,908 92		
Loans on personal security, . .	110,548 00		
Deposit in bank, on interest, . .	16,541 05		
Deposit in bank, not on interest,	4,000 00		
Sea View Hotel and Wharf Co. stock, . . . .	4,903 96*		
Cash on hand, . . . .	163 82		
	<u>\$445,274 53</u>		<u>\$445,274 53</u>

Loans on Bank Stock, amount on each :—

On 5 shares National Bank of Fairhaven, . . . . .	\$120 00
On 3 shares National Bank of Commerce, New Bedford, . . . . .	115 00

Invested in real estate (for banking purposes), . . . . .	\$4,847 45
Estimated value of the same, . . . . .	4,847 45
Assessed value of the same, . . . . .	3,800 00
Net income received from same during year ending Oct. 31, 1887, . . . .	50 00
Value (by books) of other real estate, held by foreclosure or otherwise, . .	33,006 33
Assessed value of the same, . . . . .	15,000 00
Net income received from same during year ending Oct. 31, 1887, . . . .	107 45
Number of outstanding loans which are of an amount not exceeding \$3,000 each, . . . . .	104
Aggregate amount of the same, . . . . .	97,602 92

Cash on Deposit in Bank :—

National Bank, of Fairhaven, . . . . .	\$20,541 05
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Whole amount of interest or profits received or earned during year ending

Oct. 31, 1887, . . . . .	\$20,566 17
Rate and amount of each semi-annual dividend for the year } 2 per cent., {	8,033 69
ending Oct. 31, 1887, . . . . . } 2 per cent., {	8,023 47

\* Taken to secure indebtedness.

Times for the dividends fixed by the by-laws: last Monday in April and October.		
Number and amount of deposits (not including dividends) received during the year ending Oct. 31, 1887, . . . . .	273	\$50,285 06
Number and amount of deposits of and exceeding \$300 at any one time during the year ending Oct. 31, 1887, . . . . .	54	38,814 07
Number and amount of withdrawals (including dividends) during the year ending Oct. 31, 1887, . . . . .	392	52,788 00
Number of accounts opened during the year ending Oct. 31, 1887, . . . . .	89	
Number of accounts closed during the year ending Oct. 31, 1887, . . . . .	77	
Amount of expenses of the corporation during the year ending Oct. 31, 1887, . . . . .		1,956 85
Amount of treasurer's bond, . . . . .		10,000 00
Date of examination by commissioner: August 26.		

Total amount of Loans with each specified Rate of Interest, including Deposits in Banks on Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$16,541 05	2 per cent.	\$9,956 00	5¼ per cent.	\$4,225 00	6½ per cent.
87,400 00	5 “	95,380 92	6 “	11,230 00	7 “
20,500 00	5½ “				

Classification of Depositors' Accounts.

	Number.	Amount.
Whole number, . . . . .	816	—
Of \$50 or less, . . . . .	168	\$2,955 06
Exceeding \$50 and not more than \$100, . . . . .	55	3,695 20
Exceeding \$100 and not more than \$200, . . . . .	86	11 960 52
Exceeding \$200 and not more than \$500, . . . . .	140	47,388 09
Exceeding \$500 and less than \$1,000, . . . . .	159	113,416 30
Of \$1,000 or more, . . . . .	208	249,606 77
To the credit of women, both adult and minor, . . . . .	328	148,917 65
To the credit of guardians, . . . . .	18	11,941 72
To the credit of religious and charitable associations, . . . . .	17	4,047 19
In trust, . . . . .	128	81,271 87

Schedule A—Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Bath, Me., 6s, . . . . .	\$5,000	\$5,000 00	\$5,000 00*
of Belfast, Me., 6s, . . . . .	6,500	6,500 00	6,500 00*
Town of Fairhaven, Mass., 7s, . . . . .	15,000	17,000 00	15,000 00
	\$26,500	\$28,500 00	\$26,500 00

\* These were legal investments when made.

*Schedule B—Detailed Statement of Bank Stocks.*

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
158	Nat'l Bank of Fairhaven, .	\$12,640	\$13,430 00	\$12,640 00
68	Mechanics' N'l B'k, N. Bedford,	6,800	11,220 00	10,880 00
90	First Nat'l Bank, New Bedford,	9,000	13,050 00	12,150 00
80	Citizens' Nat'l B'k, N. Bedford,	8,000	10,720 00	10,400 00
40	Nat'l Bank of Commerce, N. B.,	4,000	4,880 00	4,800 00
90	N'l B'k of Commerce, Boston,	9,000	11,610 00	10,350 00
50	Eliot Nat'l Bank, Boston, .	5,000	6,750 00	6,500 00
40	North Nat'l Bank, Boston, .	4,000	5,360 00	5,160 00
60	N'l B'k of the Republic, Boston,	6,000	8,400 00	7,740 00
80	State Nat'l Bank, Boston, .	8,000	9,600 00	9,200 00
50	Howard Nat'l Bank, Boston, .	5,000	5,800 00	5,500 00
80	N'l B'k of No. America, Boston,	8,000	8,480 00	8,000 00
50	Continental Nat'l B'k, Boston,	5,000	5,900 00	5,300 00
35	Manufacturers' N'l B'k, Boston,	3,500	3,500 00	3,500 00
25	Nat'l Webster Bank, Boston, .	2,500	2,625 00	2,500 00
100	Boston Nat'l Bank, Boston, .	10,000	12,400 00	12,000 00
		\$106,440	\$133,725 00	\$126,620 00

## COMMONWEALTH OF MASSACHUSETTS.

BRISTOL, ss., Nov. 22, 1887.

Personally appeared C H. Morton, Treasurer of the Fairhaven Institution for Savings, and made oath that the foregoing statement, by him subscribed, is a true and correct statement of all the resources and liabilities of said institution, and that the answers made by him to the foregoing interrogatories contain the whole truth in reference to the matters to which they relate, according to his best knowledge and belief.

Before me,

BENJ. T. DUNN, *Justice of the Peace.*

BRISTOL, ss., Nov. 22, 1887.

Personally appeared Reuben Nye, George H. Taber, Levi M. Snow, P. E. Terry and George D. Hammond, being five or more of the trustees of said corporation, and severally made oath that they have made an examination of the affairs of the bank; that the books and records of said institution indicate the state of affairs as above attested by their treasurer; and that they believe said statement to be true.

Before me,

BENJ. T. DUNN, *Justice of the Peace.*



## FALL RIVER FIVE CENTS SAVINGS BANK—FALL RIVER.

Incorporated April 10, 1853. Number of corporators, 59.

WALTER C. DURFEE, *President.*CHAS. J. HOLMES, *Treasurer.*JOHN P. SLADE, *Clerk.*

Names of committee charged with the investment of its funds:—

WALTER C. DURFEE,

LEONTINE LINCOLN,

SAM'l M. BROWN,

CHAS. E. GIFFORD.

EDWIN SHAW,

Open for business every business day, 9 A.M. to 2 P.M.

## STATEMENT.

ASSETS.		LIABILITIES.	
Public funds as per Schedule A,	\$40,000 00	Deposits, . . . . .	\$1,708,327 87
Bank stock as per Schedule B, .	338,600 00	Earnings undivided, . . . . .	51,496 75
Railroad bonds, . . . . .	70,000 00	Guaranty fund, . . . . .	32,380 59
Real estate (for banking purposes), . . . . .	45,000 00		
Real estate by foreclosure, . . . . .	4 550 00		
Loans on real estate, . . . . .	770,580 00		
Loans on personal security, . . . . .	466,800 00		
Loans to counties, cities or towns (notes), . . . . .	27,000 00		
Expense account, . . . . .	1,697 15		
Border City M'fg Co. stock, . . . . .	27,000 00*		
Cash on hand, . . . . .	978 06		
	\$1,792,205 21		\$1,792,205 21

Invested in real estate (for banking purposes), . . . . .	\$45,000 00
Estimated value of the same, . . . . .	50,000 00
Assessed value of the same, . . . . .	50,000 00
Net income received from same during year ending Oct. 31, 1887, . . . . .	2,307 12
Value (by books) of other real estate, held by foreclosure or otherwise, . . . . .	4,550 09
Assessed value of the same, . . . . .	4,550 00
Number of outstanding loans which are of an amount not exceeding \$3,000 each, . . . . .	292
Aggregate amount of the same, . . . . .	384,580 00
Whole amount of interest or profits received or earned during year ending Oct. 31, 1887, . . . . .	\$116,420 96
Rate and amount of each semi-annual dividend for the year } 2½ per cent., {	35,061 02
ending Oct. 31, 1887, . . . . . } 2½ per cent., {	37,387 47
Times for the dividends fixed by the by-laws: second Monday in June and December.	
Number and amount of deposits (not including dividends) received during the year ending Oct. 31, 1887, . . . . .	8,370 \$416,239 99
Number and amount of deposits of and exceeding \$300 at any one time during the year ending Oct. 31, 1887, . . . . .	319 217,428 00
Number and amount of withdrawals (including dividends) during the year ending Oct. 31, 1887, . . . . .	3,524 249,066 61

\* Taken to secure indebtedness.

Number of accounts opened during the year ending Oct. 31, 1887, 1,601  
 Number of accounts closed during the year ending Oct. 31, 1887, 732  
 Amount of expenses of the corporation during the year ending Oct. 31, 1887, \$3,664 83  
 Amount of treasurer's bond, . . . . . 20,000 00  
 Date of examination by commissioner: August 23.

*Total amount of Loans with each specified Rate of Interest.*

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$10,000 00	4½ per cent.	\$202,600 00	5 per cent.	\$20,000 00	5¾ per cent.
96,000 00	4¾ “	883,580 00	5½ “	47,200 00	6 “

*Classification of Depositors' Accounts.*

	Number.	Amount.
Whole number, . . . . .	6,781	-
Of \$50 or less, . . . . .	3,813	\$66,409 87
Exceeding \$50 and not more than \$100, . . . . .	473	30,944 00
Exceeding \$100 and not more than \$200, . . . . .	504	72,691 00
Exceeding \$200 and not more than \$500, . . . . .	691	231,337 00
Exceeding \$500 and less than \$1,000, . . . . .	508	366,497 00
Of \$1,000 or more, . . . . .	792	940 419 00
To the credit of women, both adult and minor, . . . . .	2,852	733,135 28
To the credit of guardians, . . . . .	22	13,081 00
To the credit of religious and charitable associations, . . . . .	35	12 157 56
In trust, . . . . .	326	260,141 46

*Schedule A — Detailed Statement of Public Funds.*

	Par Value.	Estimated Market Value.	Amount Invested.
United States Currency 6s, . . . . .	\$40,000	\$52,600 00	\$40,000 00

*Schedule B — Detailed Statement of Bank Stocks.*

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
50	Atlantic Nat'l Bank, Boston, .	\$5,000	\$6,700 00	\$5,000 00
130	Atlas Nat'l Bank, Boston, .	13,000	15,340 00	13,000 00
120	Blackstone Nat'l Bank, Boston, .	12,000	13,020 00	12,000 00
35	Boston Nat'l Bank, Boston, .	3,500	4,165 00	3,500 00
110	Continental Nat'l B'k, Boston, .	11,000	13,200 00	11,000 00
15	Eliot Nat'l Bank, Boston, .	1,500	1,920 00	1,500 00
130	Everett Nat'l Bank, Boston, .	13,000	12,740 00	13,000 00
100	Faneuil Hall N'l B'k, Boston, .	10,000	14,000 00	10,000 00
50	First National Bank, Boston, .	5,000	11,087 00	5,000 00
200	Howard Nat'l Bank, Boston, .	20,000	22,000 00	20,000 00

## Schedule B — Concluded.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
16	Lincoln Nat'l Bank, Boston, .	\$1,600	\$1,776 00	\$1,600 00
111	Merchandise N'l B'k, Boston, .	11,100	11,100 00	11,100 00
60	Metropolitan N'l B'k, Boston,	6,000	6,900 00	6,000 00
85	Monument Nat'l Bank, Boston,	8,500	18,827 00	8,500 00
100	Nat'l City Bank, Boston, .	10,000	10,700 00	10,000 00
10	N'l B'k of Commerce, Boston,	1,000	1,230 00	1,000 00
50	N'l Exchange Bank, Boston, .	5,000	6,350 00	5,000 00
180	N'l Hide & Leather B'k, Boston,	18,000	21,015 00	18,000 00
106	N'l B'k of No. America, Boston,	10,600	11,130 00	10,600 00
57	N'l B'k of Redemption, Boston,	5,700	7,239 00	5,700 00
80	Nat'l Revere Bank, Boston, .	8,000	10,000 00	8,000 00
30	Nat'l Webster Bank, Boston, .	3,000	3,090 00	3,000 00
120	Shawmut Nat'l Bank, Boston, .	12,000	15,120 00	12,000 00
170	Shoe & Leather N'l B'k, Boston,	17,000	17,170 00	17,000 00
100	Third Nat'l Bank, Boston, .	10,000	10,050 00	10,000 00
168	Traders' Nat'l Bank, Boston, .	16,800	15,960 00	16,800 00
300	First Nat'l Bank, Chelsea, .	30,000	40,500 00	30,000 00
94	Metacomet N'l B'k, Fall River,	9,400	11,750 00	9,400 00
50	Nat'l Union Bank, Fall River, .	5,000	4,500 00	5,000 00
412	Second Nat'l Bank, Fall River,	41,200	55,620 00	41,200 00
160	First Nat'l Bank, Malden, .	10,000	13,000 00	10,000 00
20	First Nat'l Bank, Oxford, .	2,000	2,240 00	2,000 00
27	Palmer Nat'l Bank, Palmer, .	2,700	2,970 00	2,700 00
		\$338,600	\$412,409 00	\$338,600. 00

## Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Rutland R.R. 5s, . . . . .	\$100,000	\$90,000 00	\$70,000 00*

## COMMONWEALTH OF MASSACHUSETTS.

BRISTOL, ss., Nov. 15, 1887.

Personally appeared Charles J. Holmes, Treasurer of the Fall River Five Cents Savings Bank, and made oath that the foregoing statement, by him subscribed, is a true and correct statement of all the resources and liabilities of said institution, and that the answers made by him to the foregoing interrogatories contain the whole truth in reference to the matters to which they relate, according to his best knowledge and belief.

Before me, WILLIAM S. GREENE, *Justice of the Peace.*

BRISTOL, ss., Nov. 15, 1887.

Personally appeared Walter C. Durfee, Sam'l M. Brown, Chas. E. Gifford, Edwin Shaw and Leontine Lincoln, being five or more of the trustees of said corporation, and severally made oath or affirmation that they have made an examination of the affairs of the bank; that the books and records of said institution indicate the state of affairs as above attested by their treasurer; and that they believe said statement to be true.

Before me, CHAS. J. HOLMES, *Justice of the Peace.*

\* This was a legal investment when made.



## FALL RIVER SAVINGS BANK—FALL RIVER.

Incorporated 1828. Number of corporators, 123.

WM. LINDSEY, *President*.\_\_\_\_\_, *Clerk*.\*C. A. BASSETT, *Treasurer*.

Names of committee charged with the investment of its funds :

WM. LINDSEY,

G. H. HATHAWAY,

JAMES C. EPDY,

ROBERT C. BROWN.

HENRY C. HAWKINS,

Open for business every business day, 9 A. M. to 2 P. M.

## STATEMENT.

ASSETS.		LIABILITIES.	
Public funds as per Schedule A,	\$533,462 50	Deposits, . . . .	\$5,459,623 53
Bank stock as per Schedule B, .	736,800 00	Earnings undivided,	106,215 34
Loans on bank stock, . . . .	8,600 00	Guaranty fund, . .	141,600 00
Railroad bonds, . . . . .	376,417 50		
Railroad notes, . . . . .	25,000 00		
Real estate (for banking purposes), . . . . .	45,000 00		
Loans on real estate, . . . . .	1,848,370 00		
Loans on personal security, . .	1,667,075 00		
Loans to counties, cities or towns (notes), . . . . .	157,500 00		
Deposits in banks, on interest, .	272,500 00		
Deposits in banks, not on interest,	20,000 00		
Expense account, . . . . .	853 70		
Loans on depositors' books, . .	500 00		
Stock of American Linen Mills,	12,500 00†		
Cash on hand, . . . . .	2,860 17		
	<u>\$5,707,438 87</u>		<u>\$5,707,438 87</u>

Loans on Bank Stock, amount on each :—

On 47 shares Fall River National Bank, Fall River, . . . . .	} \$7,500 00
On 20 shares Metacomet National Bank, Fall River, . . . . .	
On 5 shares Pocasset National Bank, Fall River, . . . . .	
On 9 shares Massasoit National Bank, Fall River, . . . . .	
On 10 shares Pocasset National Bank, Fall River, . . . . .	† 1,000 00
On 1 share Fall River National Bank, Fall River, . . . . .	100 00

Invested in real estate (for banking purposes), . . . . .	\$45,000 00
Estimated value of the same, . . . . .	45,000 00
Assessed value of the same, . . . . .	45,400 00
Net income received from same during year ending Oct. 31, 1887, . .	500 00
Number of outstanding loans which are of an amount not exceeding \$3,000 each, . . . . .	561
Aggregate amount of the same, . . . . .	742,645 00

\* Office vacant by death.

† Taken to secure indebtedness.

‡ This loan was legal when made.



Cash on Deposit in Banks, amount in each :—

Metacomet National Bank, Fall River, . . . . .	\$110,500 00
Massasoit National Bank, Fall River, . . . . .	77,000 00
Fall River National Bank, Fall River, . . . . .	90,000 00
National Bank of Redemption, Boston, . . . . .	15,000 00

Whole amount of interest or profits received or earned during year ending		
Oct. 31, 1887, . . . . .	\$355,398 41	
Rate and amount of each semi-annual dividend for the year ending Oct 31, 1887, . . . . .	} 2¼ per cent., {	116 379 98
ending Oct 31, 1887, . . . . .		2¼ per cent., { 118,723 41

Times for the dividends fixed by the by-laws: first Monday in April and October.

Average annual per cent. of dividends for term ending at time of and including last extra dividend : 4 83¼.

Date of the last extra dividend : October 2, 1882.

Number and amount of deposits (not including dividends) received during the year ending Oct. 31, 1887, . . . . .			9,133	\$791,122 37
Number and amount of deposits of and exceeding \$300 at any one time during the year ending Oct. 31, 1887, . . . . .			656	409,182 52
Number and amount of withdrawals (including dividends) during the year ending Oct. 31, 1887, . . . . .			8,052	832,169 65
Number of accounts opened during the year ending Oct. 31, 1887, . . . . .			1,873	
Number of accounts closed during the year ending Oct. 31, 1887, . . . . .			1,520	
Amount of expenses of the corporation during the year ending Oct. 31, 1887, . . . . .				11,656 35
Amount of treasurer's bond, . . . . .				25,000 00
Date of examination by commissioner: August 11.				

Total amount of Loans with each specified Rate of Interest, including Deposits in Banks on Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$15,000 00	2 per cent.	\$3,000 00	4 per cent.	\$1,425,672 00	5 per cent.
2,500 00	2½ "	197,000 00	4½ "	1,788,454 00	5½ "
30,000 00	3½ "	100,000 00	4¾ "	248,869 00	6 "
59,000 00	3¾ "	110,000 00	4¾ "	50 00	7 "

Classification of Depositors' Accounts.

	Number.	Amount.
Whole number, . . . . .	10,995	—
Of \$50 or less, . . . . .	2,129	\$41,654 35
Exceeding \$50 and not more than \$100, . . . . .	989	72,190 79
Exceeding \$100 and not more than \$200, . . . . .	1,319	185,265 90
Exceeding \$200 and not more than \$500, . . . . .	2,056	682,238 45
Exceeding \$500 and less than \$1,000, . . . . .	1,971	1,430,466 03
Of \$1,000 or more, . . . . .	2,531	3,047,807 96
To the credit of women, both adult and minor, . . . . .	5,845	2,697,297 98
To the credit of guardians, . . . . .	81	50,865 80
To the credit of religious and charitable associations, . . . . .	86	42,943 62
In trust, . . . . .	1,588	1,154,051 41

*Schedule A — Detailed Statement of Public Funds.*

	Par Value.	Estimated Market Value.	Amount Invested.
District of Columbia 7s, . . . . .	\$3,000	\$3,960 00	\$1,050 00
County of Hampden, Mass., 3s, . . . . .	15,000	13,090 00	15,000 00
County of Bristol, Mass., 3½s, . . . . .	30,000	29,850 00	30,000 00
City of Boston, Mass., 5s, . . . . .	100,000	113,250 00	100,000 00
of Cambridge, Mass., 4s, . . . . .	80,000	80,000 00	80,000 00
of Cambridge, Mass., 3½s, . . . . .	61,000	57,687 50	61,000 00
of New Bedford, Mass., 3½s, . . . . .	30,000	28,000 00	30,000 00
of Lynn, Mass., 4s, . . . . .	10,000	10,000 00	10,000 00
of Waltham, Mass., 4s, . . . . .	72,000	72,000 00	72,000 00
of Gloucester, Mass., 4s, . . . . .	15,000	15,000 00	15,000 00
of Somerville, Mass., 5s, . . . . .	9,000	9,112 50	9,112 50
of Fall River, Mass., 6s, . . . . .	32,000	39,394 00	32,940 00
of Fall River, Mass., 5s, . . . . .	9,000	9,844 00	9,360 00
of Fall River, Mass., 4s, . . . . .	30,000	30,000 00	30,000 00
* Town of Belmont, Mass., 4s, . . . . .	35,000	35,000 00	35,000 00
	\$531,000	\$546,188 00	\$533,462 50

*Schedule B — Detailed Statement of Bank Stocks.*

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
715	Fall River N'l Bank, Fall River, . . . . .	\$71,500	\$82,225 00	\$79,110 00
935	Metacomet N'l B'k, Fall River, . . . . .	93,500	112,200 00	106,590 00
432	Massasoit N'l Bank, Fall River, . . . . .	43,200	71,280 00	64,950 00
150	Second Nat'l Bank, Fall River, . . . . .	15,000	20,250 00	15,000 00
220	Merchants' Nat'l Bank, New Bedford, . . . . .	22,000	39,600 00	28,600 00
500	First N'l Bank, New Bedford, . . . . .	50,000	70,000 00	55,000 00
420	Nat'l Bank of Commerce, New Bedford, . . . . .	42,000	50,400 00	46,200 00
330	First Nat'l Bank, Boston, . . . . .	33,000	73,930 00	61,050 00
150	Eliot Nat'l Bank, Boston, . . . . .	15,000	19,200 00	15,000 00
400	Faneuil Hall N'l Bank, Boston, . . . . .	40,000	56,000 00	46,000 00
300	Howard Nat'l Bank, Boston, . . . . .	30,000	32,400 00	30,000 00
160	Merchants' Nat'l Bank, Boston, . . . . .	16,000	22,400 00	20,400 00
200	N'l Bank of Commerce, Boston, . . . . .	20,000	24,400 00	20,000 00
400	N'l B'k of No. America, Boston, . . . . .	40,000	42,000 00	40,000 00
250	N'l Hide & Leather B'k, Boston, . . . . .	25,000	28,500 00	25,000 00
300	Nat'l Revere Bank, Boston, . . . . .	30,000	37,500 00	30,000 00
232	Second Nat'l Bank, Boston, . . . . .	23,200	34,800 00	31,900 00
200	Washington N'l Bank, Boston, . . . . .	20,000	24,800 00	22,000 00
		\$629,400	\$841,885 00	\$736,800 00

*Railroad Bonds.*

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Albany R.R. 7s, . . . .	\$25,000	\$27,937 50	\$27,937 50
Boston & Albany R.R. 6s, . . . .	100,000	112,850 00	102,400 00
Fitchburg R.R. 5s, . . . . .	15,000	16,725 00	15,000 00
Old Colony R.R. 4½s, . . . . .	50,000	53,000 00	53,750 00
Old Colony R.R. 6s, . . . . .	77,000	89,091 00	82,580 00
Old Colony R.R. 7s, . . . . .	13,000	15,210 00	13,650 00
Boston, Clinton, Fitchburg & New Bedford R.R. 5s, . . . . .	20,000	22,950 00	22,700 00
New Bedford R.R. 7s, . . . . .	5,000	5,850 00	5,700 00
N. Y., Providence & Boston R.R. 7s,	10,000	12,650 00	12,850 00
Boston & Providence R.R. 7s, . . .	10,000	11,468 00	11,800 00
Leeds & Farmington R.R. 6s, . . .	15,000	17,144 00	17,400 00
Androscoggin & Kennebec R.R. 6s,	10,000	10,650 00	10,650 00
	\$350,000	\$395,525 50	\$376,417 50

## COMMONWEALTH OF MASSACHUSETTS.

BRISTOL, ss.

FALL RIVER, Nov. 8, 1887.

Personally appeared C. A. Bassett, Treasurer of the Fall River Savings Bank, and made oath that the foregoing statement, by him subscribed, is a true and correct statement of all the resources and liabilities of said institution, and that the answers made by him to the foregoing interrogatories contain the whole truth in reference to the matters to which they relate, according to his best knowledge and belief.

Before me,

I. P. GARDNER, *Justice of the Peace.*

BRISTOL, ss.

FALL RIVER, Nov. 8, 1887.

Personally appeared Wm. Lindsey, G. H. Hathaway, R. C. Brown, James C. Eddy and H. C. Hawkins, being five or more of the trustees of said corporation, and severally made oath that they have made an examination of the affairs of the bank; that the books and records of said institution indicate the state of affairs as above attested by their treasurer; and that they believe said statement to be true.

Before me,

I. P. GARDNER, *Justice of the Peace.*

# FARMERS' AND MECHANICS' SAVINGS BANK—SOUTH FRAMINGHAM.

Incorporated April 23, 1883. Number of corporators, 28.

WILLARD HOWE, *President*.

GEO. E. CUTLER, *Treasurer*.

S. G. DAVENPORT, *Clerk*.

Names of committee charged with the investment of its funds :

GEO. E. CUTLER,

WILLIS M. RANNEY,

JOSEPH W. BULLARD,

H. L. SAWYER,

FRANKLIN ENSLIN,

CHAS. D. LEWIS.

Open for business every business day, 8 A.M. to 12 M., 2 to 4 P.M., and Saturday,  
8 A.M. to 12 M.

## STATEMENT.

ASSETS.		LIABILITIES.	
Bank stock as per Schedule, . . . . .	\$21,664 75	Deposits, . . . . .	\$240,471 95
Loans on real estate, . . . . .	162,785 00	Guaranty fund, . . . . .	1,930 00
Loans on personal security, . . . . .	49,775 00		
Deposit in bank, on interest, . . . . .	2,500 00		
Deposit in bank, not on interest, . . . . .	5,235 48		
Interest account, . . . . .	86 30		
Fixture account, . . . . .	178 00		
Cash on hand, . . . . .	177 42		
	<hr/>		<hr/>
	\$242,401 95		\$242,401 95

Number of outstanding loans which are of an amount not exceeding

\$3,000 each, . . . . . 127

Aggregate amount of the same, . . . . . \$147,460 00

Cash on Deposit in Banks, amount in each : —

South Framingham National Bank, South Framingham, . . . . . \$5,235 48

Holliston National Bank, Holliston, . . . . . 2,500 00

Whole amount of interest or profits received or earned during year ending

Oct. 31, 1887, . . . . . \$11,749 03

Rate and amount of each semi-annual dividend for the year }  $2\frac{1}{2}$  per cent., { 4,322 20  
ending Oct. 31, 1887, . . . . . }  $2\frac{1}{2}$  per cent., { 5,069 78

Times for the dividends fixed by the by-laws: first Tuesday in April and October.

Number and amount of deposits (not including dividends) received during the year ending Oct. 31, 1887, . . . . . 1,588 \$129,635 56

Number and amount of deposits of and exceeding \$300 at any one time during the year ending Oct. 31, 1887, . . . . . 101 53,305 81

Number and amount of withdrawals (including dividends) during the year ending Oct. 31, 1887, . . . . . 647 80,767 41

Number of accounts opened during the year ending Oct. 31, 1887, . . . . . 402

Number of accounts closed during the year ending Oct. 31, 1887, . . . . . 152

Amount of expenses of the corporation during the year ending Oct. 31, 1887, . . . . . 1,224 36

Amount of treasurer's bond, . . . . . 10,000 00

Date of examination by commissioner : June 27.



Total amount of Loans with each specified Rate of Interest, including  
Deposits in Banks on Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$2,500 00	2½ per cent.	\$20,200 00	5½ per cent.	\$147,560 00	6 per cent.
44,800 00	5       “				

Classification of Depositors' Accounts.

	Number.	Amount.
Whole number, . . . . .	1,010	-
Of \$50 or less, . . . . .	302	\$5,789 36
Exceeding \$50 and not more than \$100, . . . . .	126	9,222 98
Exceeding \$100 and not more than \$200, . . . . .	207	28,465 85
Exceeding \$200 and not more than \$500, . . . . .	217	70,231 28
Exceeding \$500 and less than \$1,000, . . . . .	110	75,599 09
Of \$1,000 or more, . . . . .	48	51,163 39
To the credit of women, both adult and minor, . . . . .	445	90,926 66
To the credit of guardians, . . . . .	13	3,989 57
In trust, . . . . .	30	13,043 60

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
24	Framingham N'l Bank, Fram- ingham, . . . . .	\$2,400	\$3,480 00	\$3,345 75
5	So. Framingham Nat'l Bank, So. Framingham, . . . . .	500	500 00	540 00
26	Holliston N'l Bank, Holliston, Northborough N'l B'k, North- borough, . . . . .	2,600	3,250 00	3,142 25
9		900	1,125 00	1,134 00
10	First N'l Bank, West Newton,	1,000	1,000 00	1,000 00
5	First Nat'l Bank, Chelsea, . .	500	660 00	650 00
21	Continental N'l Bank, Boston,	2,100	2,499 00	2,525 25
16	Eliot Nat'l Bank, Boston, . .	1,600	2,064 00	2,084 00
40	Market Nat'l Bank, Boston, . .	4,000	3,660 00	3,908 25
10	Nat'l Revere Bank, Boston, . .	1,000	1,250 00	1,252 50
9	Second Nat'l Bank, Boston, . .	900	1,350 00	1,358 25
6	Shawmut Nat'l Bank, Boston,	600	756 00	724 50
		\$18,100	\$21,594 00	\$21,664 75

## COMMONWEALTH OF MASSACHUSETTS.

MIDDLESEX, ss., Nov. 10, 1887.

Personally appeared George E. Cutler, Treasurer of the Farmers' and Mechanics' Savings Bank, and made oath that the foregoing statement, by him subscribed, is a true and correct statement of all the resources and liabilities of said institution, and that the answers made by him to the foregoing interrogatories contain the whole truth in reference to the matters to which they relate, according to his best knowledge and belief.

Before me,

S. A. PHILLIPS, *Justice of the Peace.*

MIDDLESEX, ss., Nov. 10, 1887.

Personally appeared Willard Howe, Stearns G. Davenport, Jos. W. Bullard, Willis M. Ranney and H. L. Sawyer, being five or more of the trustees of said corporation, and severally made oath that they have made an examination of the affairs of the bank; that the books and records of said institution indicate the state of affairs as above attested by their treasurer; and that they believe said statement to be true.

Before me,

S. A. PHILLIPS, *Justice of the Peace.*

## FITCHBURG SAVINGS BANK — FITCHBURG.

Incorporated Feb. 12, 1846. Number of corporators, 55.

THORNTON K. WARE, *President*.CHARLES J. BILLINGS, *Treasurer*.EBENEZER BAILEY, *Clerk*.

Names of committee charged with the investment of its funds :

RODNEY WALLACE,

DANIEL CROSS,

SAM'L E. CROCKER,

CARMÍ M. PARKER.

REUBEN R. CONN,

Open for business every business day, 9 A.M. to 3 P.M., except Saturday, close at 2 P.M.

## STATEMENT.

ASSETS.		LIABILITIES.	
Public funds as per Schedule A,	\$179,222 50	Deposits, . . . . .	\$2,331,505 92
Bank stock as per Schedule B, .	218,196 00	Earnings undivided, . . .	33,478 65
Loans on bank stock, . . . .	10,100 00	Guaranty fund, . . . . .	73,000 00
Railroad bonds, . . . . .	149,000 00		
Real estate (for banking purposes), . . . . .	150,000 00		
Real estate by foreclosure, . .	36,475 00		
Loans on real estate, . . . . .	858,100 00		
Loans on personal security, . .	798,088 12		
Loans to counties, cities or towns (notes), . . . . .	25,000 00		
Deposit in bank, on interest, .	6,131 64		
Deposit in bank, not on interest, . . . . .	5,000 00		
Expense account, . . . . .	425 96		
Cash on hand, . . . . .	2,245 85		
	\$2,437,984 57		\$2,437,984 57

## Loans on Bank Stock, amount on each : —

On 122 shares Safety Fund National Bank, Fitchburg, . . . . .	\$9,100 00
On 10 shares Fitchburg National Bank, Fitchburg, . . . . .	1,000 00
Invested in real estate (for banking purposes), . . . . .	\$150,000 00
Estimated value of the same, . . . . .	150,000 00
Assessed value of the same, . . . . .	120,000 00
Net income received from same during year ending Oct. 31, 1887, . .	1,412 56
Value (by books) of other real estate, held by foreclosure or otherwise, .	36,475 00
Assessed value of the same, . . . . .	32,350 00
Net income received from same during year ending Oct. 31, 1887, . .	980 11
Number of outstanding loans which are of an amount not exceeding \$3,000 each, . . . . .	268
Aggregate amount of the same, . . . . .	352,000 00
Amount of investments from which no income is received, . . . . .	1,775 00

Cash on Deposit in Banks, amount in each :—

Maverick National Bank, Boston, . . . . .	\$6,131 64
Fitchburg National Bank, Fitchburg, . . . . .	5,000 00

Whole amount of interest or profits received or earned during year ending

Oct. 31, 1887, . . . . .	\$131,041 24
Rate and amount of each semi-annual dividend for the year } 2 per cent., {	44,222 37
ending Oct. 31, 1887, . . . . . } 2 per cent., {	44,935 19

Times for the dividends fixed by the by-laws: January 1 and July 1.

Number and amount of deposits (not including dividends) received during the year ending Oct. 31, 1887, . . . . .	3,460	\$410,833 39
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Number and amount of deposits of and exceeding \$300 at any one time during the year ending Oct. 31, 1887, . . . . .	379	252,667 00
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Number and amount of withdrawals (including dividends) during the year ending Oct. 31, 1887, . . . . .	2,690	433,481 44
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Number of accounts opened during the year ending Oct. 31, 1887, . . . . .	856
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Number of accounts closed during the year ending Oct. 31, 1887, . . . . .	789
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Amount of expenses of the corporation during the year ending Oct. 31, 1887, . . . . .	5,102 42
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Amount of treasurer's bond, . . . . .	25,000 00
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Date of examination by commissioner: October 27.

*Total amount of Loans with each specified Rate of Interest, including Deposits in Banks on Interest.*

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$6,131 64	2½ per cent.	\$945,050 00	5 per cent.	\$157,750 00	6 per cent.
36,900 00	4 “	297,600 00	5½ “	500 00	6½ “
103,688 12	4½ “	25,000 00	5¾ “	2,200 00	7 “
122,600 00	4¾ “				

*Classification of Depositors' Accounts.*

	Number.	Amount.
Whole number, . . . . .	5,796	—
Of \$50 or less, . . . . .	1,402	\$27,553 86
Exceeding \$50 and not more than \$100, . . . . .	569	40,922 27
Exceeding \$100 and not more than \$200, . . . . .	748	106,731 15
Exceeding \$200 and not more than \$500, . . . . .	1,178	390,294 71
Exceeding \$500 and less than \$1,000, . . . . .	1,049	735,266 89
Of \$1,000 or more, . . . . .	850	1,030,737 04
To the credit of women, both adult and minor, . . . . .	3,208	1,212,833 72
To the credit of guardians, . . . . .	63	20,758 89
To the credit of religious and charitable associations, . . . . .	43	35,731 85
In trust, . . . . .	275	201,273 19



*Schedule A—Detailed Statement of Public Funds.*

	Par Value.	Estimated Market Value.	Amount Invested.
United States 4s, . . . . .	\$50,000	\$63,375 00	\$50,000 00
City of Fitchburg, Mass., 6s, . . . . .	52,000	57,720 00	48,625 00
of Fitchburg, Mass., 3½s, . . . . .	15,000	14,550 00	15,000 00
of Norwich, Ct., 7s, . . . . .	17,000	21,760 00	17,935 00
of Keene, N. H., 3½s, . . . . .	12,000	11,400 00	12,000 00
of Portland, Me., 6s, . . . . .	5,000	5,900 00	4,662 50*
of Springfield, Mass., 7s, . . . . .	1,000	1,000 00	1,000 00
Town of Turner's Falls, Mass., 4s, . . . . .	30,000	30,000 00	30,000 00
	\$182,000	\$205,705 00	\$179,222 50

*Schedule B—Detailed Statement of Bank Stocks.*

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
153	Fitchburg N'l Bank, Fitchburg,	\$15,300	\$22,950 00	\$16,736 00
113	Rollstone N'l Bank, Fitchburg,	11,300	16,950 00	12,210 00
170	Safety Fund N'l B'k, Fitchburg,	17,000	18,700 00	18,050 00
200	First Nat'l Bank, Leominster,†	20,000	1,000 00	2,200 00
100	First Nat'l Bank, Ashburnham,	10,000	10,000 00	10,000 00
5	Townsend N'l B'k, Townsend,	500	600 00	500 00
100	City Nat'l Bank, Worcester, .	10,000	13,400 00	10,000 00
30	Quinsigamond Nat'l Bank, Worcester, . . . . .	3,000	3,600 00	3,000 00
200	Crocker N'l B'k, Turner's Falls,	20,000	26,000 00	20,000 00
200	Merchants' Nat'l Bank, Boston,	20,000	28,300 00	20,000 00
150	Howard Nat'l Bank, Boston, .	15,000	16,162 50	15,000 00
133	Boston Nat'l Bank, Boston, .	13,300	15,827 00	13,300 00
116	North Nat'l Bank, Boston, .	11,600	15,196 00	11,600 00
100	Lincoln Nat'l Bank, Boston, .	10,000	11,162 50	10,000 00
150	Nat'l Revere Bank, Boston, .	15,000	18,750 00	15,000 00
100	N'l Hide & Leather B'k, Boston,	10,000	11,450 00	11,600 00
66	N'l B'k of No. America, Boston,	6,600	6,913 50	6,600 00
100	Nat'l Bank of Commerce, New Bedford, . . . . .	10,000	12,000 00	12,400 00
100	Citizens' N'l B'k, New Bedford,	10,000	13,350 00	10,000 00
		\$228,600	\$262,311 50	\$218,196 00

\* This was a legal investment when made.

† The affairs of this bank are in liquidation ; 90 per cent. has been paid to the stockholders.

*Railroad Bonds.*

	Par Value.	Estimated Market Value.	Amount Invested.
Fitchburg R.R. 5s, . . . . .	\$34,000	\$35,700 00	\$36,800 00
Fitchburg R.R. 4½s, . . . . .	45,000	45,000 00	45,000 00
Fitchburg R.R. 4s, . . . . .	50,000	48,000 00	50,000 00
Vermont & Massachusetts R.R. 5s, .	16,000	16,880 00	17,200 00
	\$145,000	\$145,580 00	\$149,000 00

## COMMONWEALTH OF MASSACHUSETTS.

WORCESTER, ss., Nov. 21, 1887.

Personally appeared Charles J. Billings, Treasurer of the Fitchburg Savings Bank, and made oath that the foregoing statement, by him subscribed, is a true and correct statement of all the resources and liabilities of said institution, and that the answers made by him to the foregoing interrogatories contain the whole truth in reference to the matters to which they relate, according to his best knowledge and belief.

Before me, EBENEZER BAILEY, *Justice of the Peace.*

WORCESTER, ss., Nov. 21, 1887.

Personally appeared Thornton K. Ware, Reuben R. Conn, Daniel Cross, Samuel E. Crocker, Carmi M. Parker and Ebenezer Torrey, being five or more of the trustees of said corporation, and severally made oath that they have made an examination of the affairs of the bank; that the books and records of said institution indicate the state of affairs as above attested by their treasurer; and that they believe said statement to be true.

Before me, EBENEZER BAILEY, *Justice of the Peace.*

## FLORENCE SAVINGS BANK — FLORENCE.

Incorporated 1873. Number of corporators, 38.

A. T. LILLY, *President*.M. W. BOND, *Clerk*.M. W. BOND, *Treasurer*.

Names of committee charged with the investment of its funds:

A. T. LILLY,

L. F. PLIMPTON,

SAMUEL PORTER,

W. L. WILCOX.

H. F. CUTLER,

Open for business every business day, 10 A.M. to 2 P.M.

## STATEMENT.

ASSETS.		LIABILITIES.	
Public funds as per Schedule A,	\$8,000 00	Deposits, . . . . .	\$209,509 81
Bank stock as per Schedule B, .	11,500 00	Earnings undivided,	680 36
Railroad bonds, . . . . .	3,000 00	Guaranty fund, . . . . .	6,341 67
Loans on real estate, . . . . .	118,477 00		
Loans on personal security, . .	59,896 50		
Deposits in banks, on interest, .	14,904 15		
Expense account, . . . . .	144 15		
Cash on hand, . . . . .	610 04		
	<u>\$216,531 84</u>		<u>\$216,531 84</u>

Number of outstanding loans which are of an amount not exceeding

\$3,000 each, . . . . . 148

Aggregate amount of the same, . . . . . \$102,398 50

Cash on Deposit in Banks, amount in each:—

Hampshire County National Bank, Northampton, . . . . . \$10,404 15

Home National Bank, Holyoke, . . . . . 3,500 00

Northampton National Bank, Northampton, . . . . . 500 00

First National Bank, Easthampton, . . . . . 500 00

Whole amount of interest or profits received or earned during year ending

Oct. 31, 1887, . . . . . \$10,827 40

Rate and amount of each semi-annual dividend for the year } 2 per cent., { 3,884 35  
ending Oct. 31, 1887, . . . . . } 2 per cent., { 3,960 43Times for the dividends fixed by the by-laws: second Tuesday in April and  
October.Average annual per cent. of dividends for term ending at time of and in-  
cluding last extra dividend: 5.

Date of last extra dividend: April, 1884.

Number and amount of deposits (not including dividends) received

during the year ending Oct. 31, 1887, . . . . . 1,518 \$51,597 79

Number and amount of deposits of and exceeding \$300 at any one  
time during the year ending Oct. 31, 1887, . . . . . 27 14,095 71Number and amount of withdrawals (including dividends) during  
the year ending Oct. 31, 1887, . . . . . 717 45,447 22

Number of accounts opened during the year ending Oct. 31, 1887,	220
Number of accounts closed during the year ending Oct. 31, 1887,	130
Amount of expenses of the corporation during the year ending Oct. 31, 1887,	\$1,183 81
Amount of treasurer's bond,	10,000 00
Date of examination by commissioner: February 7.	

*Total amount of Loans with each specified Rate of Interest, including  
Deposits in Banks on Interest.*

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$11,404 15 3,500 00	3 per cent. 3½ "	\$65,912 50	5 per cent.	\$112,461 00	6 per cent.

*Classification of Depositors' Accounts.*

	Number.	Amount.
Whole number,	1,112	-
Of \$50 or less,	570	\$8,888 45
Exceeding \$50 and not more than \$100,	116	8,008 17
Exceeding \$100 and not more than \$200,	131	18,183 97
Exceeding \$200 and not more than \$500,	151	46,785 51
Exceeding \$500 and less than \$1,000,	84	57,929 30
Of \$1,000 or more,	60	69,714 41
To the credit of women, both adult and minor,	581	106,968 81
To the credit of guardians,	3	766 83
To the credit of religious and charitable associations,	13	1,756 02
In trust,	8	4,604 02

*Schedule A—Detailed Statement of Public Funds.*

	Par Value.	Estimated Market Value.	Amount Invested.
Town of Abington, Mass., 4s, .	\$8,000	\$8,200 00	\$8,000 00

*Schedule B—Detailed Statement of Bank Stocks.*

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
60	Hampshire County Nat'l Bank, Northampton,	\$6,000	\$7,500 00	\$6,000 00
55	Home Nat'l Bank, Holyoke,	5,500	5,775 00	5,500 00
		\$11,500	\$13,275 00	\$11,500 00



*Railroad Bonds.*

	Par Value.	Estimated Market Value.	Amount Invested.
Vermont & Massachusetts R.R. 5s, .	\$1,000	\$1,115 00	\$1,000 00
Old Colony R.R. 6s, . . . . .	1,000	1,160 00	1,000 00
New Bedford R.R. 7s, . . . . .	1,000	1,210 00	1,000 00
	\$3,000	\$3,485 00	\$3,000 00

## COMMONWEALTH OF MASSACHUSETTS.

HAMPSHIRE, ss., Nov. 19, 1887.

Personally appeared M. W. Bond, Treasurer of the Florence Savings Bank, and made oath that the foregoing statement, by her subscribed, is a true and correct statement of all the resources and liabilities of said institution, and that the answers made by her to the foregoing interrogatories contain the whole truth in reference to the matters to which they relate, according to her best knowledge and belief.

Before me,

SAMUEL PORTER, *Justice of the Peace.*

HAMPSHIRE, ss.

FLORENCE, Nov. 19, 1887.

Personally appeared H. F. Cutler, Geo. H. Ray, H. B. Haven, N. A. Davis, Louis F. Plimpton and M. W. Bond, being five or more of the trustees of said corporation, and severally made oath that they have made an examination of the affairs of the bank; that the books and records of said institution indicate the state of affairs as above attested by their treasurer; and that they believe said statement to be true.

Before me,

SAMUEL PORTER, *Justice of the Peace.*

# FOXBOROUGH SAVINGS BANK — FOXBOROUGH.

Incorporated 1855. Number of corporators, 33.

CHARLES W. HODGES, *President.*

ELI PHELPS, *Treasurer.*

EDWARD M. PHELPS, *Clerk.*

Names of committee charged with the investment of its funds :

CHAS. W. HODGES,

ALLEN H. MESSINGER,

WILLIAM CARPENTER,

ISAAC P. CARPENTER.

WM. H. YOUNG,

Open for business every business day, 9 A.M. to 5 P.M.

## STATEMENT.

ASSETS.		LIABILITIES.	
Public funds as per Schedule A,	\$27,500 00	Deposits, . . . .	\$127,788 22
Loan on public funds, . . . .	200 00	Earnings undivided,	3,137 43
Bank stock as per Schedule B, .	23,850 00	Guaranty fund, . .	4,000 00
Railroad bonds, . . . . .	7,700 00		
Loans on real estate, . . . . .	64,320 00		
Loans on personal security, . .	1,920 00		
Deposits in banks, on interest, .	7,651 43		
Cash on hand, . . . . .	1,784 22		
	<u>\$134,925 65</u>		<u>\$134,925 65</u>

### Loan on Public Funds :—

On \$200 United States 4s, . . . . . \$200 00

Number of outstanding loans which are of an amount not exceeding

\$3,000 each, . . . . . 91

Aggregate amount of the same, . . . . . \$62,440 00

### Cash on Deposit in Banks, amount in each :—

Merchandise National Bank, Boston, . . . . . \$4,533 11

Boston Safe Deposit and Trust Co., Boston, . . . . . 3,118 32

Whole amount of interest or profits received or earned during year ending

Oct. 31, 1887, . . . . . \$7,128 87

Rate and amount of each semi-annual dividend for the year } 2 per cent., { 2,088 56

ending Oct. 31, 1887, . . . . . } 2 per cent., { 2,246 49

Times for the dividends fixed by the by-laws : June and December.

Average annual per cent. of dividends for term ending at time of and including last extra dividend : 5 461-1000.

Date of the last extra dividend : June, 1885.

Number and amount of deposits (not including dividends) received

during the year ending Oct. 31, 1887, . . . . . 545 \$42,979 76

Number and amount of deposits of and exceeding \$300 at any one

time during the year ending Oct. 31, 1887, . . . . . 32 17,508 01

Number and amount of withdrawals (including dividends) during the year ending Oct. 31, 1887, . . . . .	388	\$29,803 52
Number of accounts opened during the year ending Oct. 31, 1887, . . . . .	140	
Number of accounts closed during the year ending Oct. 31, 1887, . . . . .	76	
Amount of expenses of the corporation during the year ending Oct. 31, 1887, . . . . .		464 70
Amount of treasurer's bond, . . . . .		10,000 00
Date of examination by commissioner: April 12.		

*Total amount of Loans with each specified Rate of Interest, including Deposits in Banks on Interest.*

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$7,651 43	2½ per cent.	\$59,900 00	6 per cent.	\$6,540 00	7 per cent.

*Classification of Depositors' Accounts.*

	Number.	Amount.
Whole number, . . . . .	659	—
Of \$50 or less, . . . . .	273	\$4,494 92
Exceeding \$50 and not more than \$100, . . . . .	86	6 345 80
Exceeding \$100 and not more than \$200, . . . . .	101	14,086 38
Exceeding \$200 and not more than \$500, . . . . .	116	37,384 03
Exceeding \$500 and less than \$1,000, . . . . .	68	47,614 33
Of \$1,000 or more, . . . . .	15	17,862 76
To the credit of women, both adult and minor, . . . . .	341	64,875 87
To the credit of guardians, . . . . .	2	815 76
To the credit of religious and charitable associations, . . . . .	7	837 80
In trust, . . . . .	35	10,439 65

*Schedule A — Detailed Statement of Public Funds.*

	Par Value.	Estimated Market Value.	Amount Invested.
City of Fall River, Mass., 6s, . . . . .	\$2,000	\$2,320 00	\$2,000 00
of Keene, N. H., 4s, . . . . .	2,000	2,000 00	2,000 00
of Dover, N.H., 6s, . . . . .	1,000	1,080 00	1,000 00
of Lynn, Mass., 5s, . . . . .	9,000	10,080 00	9,000 00
of So. Norwalk, Ct., 6s, . . . . .	5,000	5,600 00	5,000 00
of Keene, N.H., 5s, . . . . .	2,500	2,700 00	2,500 00
of East Saginaw, Mich., 5s, . . . . .	5,000	5,250 00	5,000 00*
Town of Winthrop, Mass., 5s, . . . . .	1,000	1,110 00	1,000 00
	\$27,500	\$30,140 00	\$27,500 00

\* This was a legal investment when made.

*Schedule B — Detailed Statement of Bank Stocks.*

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
22	Boylston Nat'l Bank, Boston, .	\$2,200	\$2,865 50	\$2,200 00
15	N'l Hide & Leather B'k, Boston,	1,500	1,717 50	1,500 00
30	Merchandise N'l B'k, Boston, .	3,000	2,977 50	3,000 00
10	Nat'l Webster Bank, Boston, .	1,000	1,027 50	1,000 00
8	Faneuil Hall N'l Bank, Boston,	800	1,114 00	800 00
35	Blackstone Nat'l Bank, Boston,	3,500	3,780 00	3,500 00
12	Old Boston Nat'l Bank, Boston,	600	681 00	600 00
25	Shoe and Leather Nat'l Bank, Boston, . . . . .	2,500	2,525 00	2,500 00
10	Nat'l City Bank, Boston, . .	1,000	1,065 00	1,000 00
12	Market Nat'l Bank, Boston, .	1,200	1,101 00	1,200 00
8	Suffolk Nat'l Bank, Boston, .	800	916 00	800 00
20	Everett Nat'l Bank, Boston, .	2,000	1,940 00	2,000 00
6	Continental N'l Bank, Boston,	600	717 00	600 00
28	Dedham Nat'l Bank, Dedham,	2,800	3,240 00	2,800 00
5	N'l Bank of Wrentham, . . .	350	400 00	350 00
		\$23,850	\$26,067 00	\$23,850 00

*Railroad Bonds.*

	Par Value.	Estimated Market Value.	Amount Invested
Vermont & Massachusetts R.R. 5s, .	\$5,000	\$5,300 00	\$5,000 00
Boston, Clinton, Fitchburg & New Bedford R.R. 5s, . . . . .	2,000	2,200 00	2,000 00
Salem & Lowell R.R. 6s, . . . .	700	791 00	700 00
	\$7,700	\$8,291 00	\$7,700 00

## COMMONWEALTH OF MASSACHUSETTS.

NORFOLK, SS.

FOXBOROUGH, Nov. 15, 1887.

Personally appeared Eli Phelps, Treasurer of the Foxborough Savings Bank, and made oath that the foregoing statement, by him subscribed, is a true and correct statement of all the resources and liabilities of said institution, and that the answers made by him to the foregoing interrogatories contain the whole truth in reference to the matters to which they relate, according to his best knowledge and belief.

Before me,

EDWARD M. PHELPS, *Justice of the Peace.*

NORFOLK, SS.

FOXBOROUGH, Nov. 15, 1887.

Personally appeared Wm. Carpenter, Ezra Pickens, Carmi Richmond, A. L. Pond, Wm. H. Torrey and C. W. Hodges, being five or more of the trustees of said corporation, and severally made oath that they have made an examination of the affairs of the bank; that the books and records of said institution indicate the state of affairs as above attested by their treasurer; and that they believe said statement to be true.

Before me,

EDWARD M. PHELPS, *Justice of the Peace.*



## FRAMINGHAM SAVINGS BANK — FRAMINGHAM.

Incorporated 1846. Number of corporators, 54.

ADOLPHUS MERRIAM, *President.*LUTHER F. FULLER, *Treasurer.*LUTHER F. FULLER, *Clerk.*

Names of committee charged with the investment of its funds :

ADOLPHUS MERRIAM,

ADRIAN FOOTE,

FRANKLIN E. GREGORY,

FRANCIS C. STEARNS,

SAMUEL B. BIRD,

FRANKLIN MANSON.

J. HENRY ROBINSON,

Open for business every business day except Saturday, 9 A.M. to 3 P.M.; Saturday,  
9 A.M. to 12 M.

## STATEMENT.

ASSETS.		LIABILITIES.	
Public funds as per Schedule A,	\$185,500 00	Deposits, . . . .	\$1,858,964 31
Bank stock as per Schedule B, .	171,600 00	Deposits (contingent),	36,634 21
Loans on bank stock, . . . .	10,600 00		
Railroad bonds, . . . .	76,000 00		
Real estate by foreclosure, . .	67,269 00		
Loans on real estate, . . . .	557,304 53		
Loans on personal security, . .	320,301 42		
Deposit in bank, on interest, . .	20,000 00		
Deposit in bank, not on interest, .	1,110 80		
Trustees C. C. Esty, . . . .	125,640 62		
Loans on depositors' books, . . .	191,107 85		
Interest on same, . . . .	10,097 68		
Interest overdue, . . . .	32,746 34		
Profit and loss account, . . . .	26,202 82		
Premium account, . . . .	61,693 50		
Furniture, . . . .	1,285 00		
Suspense account, . . . .	37,134 90		
Cash on hand, . . . .	4 06		
	<hr/>		<hr/>
	\$1,895,598 52		\$1,895,598 52

Loans on Bank Stock, amount on each :—

On 100 shares Boston National Bank, Boston, . . . . .	\$10,000 00
On 6 shares Waltham National Bank, Waltham, . . . . .	600 00

Value (by books) of real estate, held by foreclosure or otherwise, . . . .	\$67,269 00
Assessed value of the same, . . . . .	68,910 00
Net income received from same during year ending Oct. 31, 1887, . . . .	984 25
Number of outstanding loans which are of an amount not exceeding \$3,000 each, . . . . .	328
Aggregate amount of the same, . . . . .	327,468 69
Amount of investments from which no income is received, . . . . .	124,400 00

Cash on Deposit in Banks, amount in each :—

Wachusett National Bank, Fitchburg, . . . . .	\$20,000 00
So. Framingham National Bank, So. Framingham, . . . . .	1,110 80

Whole amount of interest or profits received or earned during year ending

Oct. 31, 1887, . . . . . \$82,338 86

Amount of expenses of the corporation during the year ending Oct. 31, 1887, . . . . . 3,511 00

Amount of treasurer's bond, . . . . . 20,000 00

Date of examination by commissioner: November 22.

*Total amount of Loans with each specified Rate of Interest, including  
Deposits in Banks on Interest.*

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$25,000 00	4 $\frac{1}{4}$ per cent.	\$20,000 00	5 $\frac{1}{2}$ per cent.	\$707,834 07	6 per cent.
60,000 00	4 $\frac{1}{2}$ "	45,000 00	5 $\frac{3}{4}$ "	50,371 88	7 "
191,107 85	5 "				

*Classification of Depositors' Accounts.*

	Number.	Amount.
Whole number, . . . . .	4,371	-
Of \$50 or less, . . . . .	1,065	\$19,314 40
Exceeding \$50 and not more than \$100, . . . . .	373	25,534 23
Exceeding \$100 and not more than \$200, . . . . .	556	75,292 34
Exceeding \$200 and not more than \$500, . . . . .	756	240,283 30
Exceeding \$500 and less than \$1,000, . . . . .	868	619,454 32
Of \$1,000 or more, . . . . .	753	879,085 67
To the credit of women, both adult and minor, . . . . .	2,087	819,843 89
To the credit of guardians, . . . . .	22	8,834 07
To the credit of religious and charitable associations, . . . . .	20	7,403 94
In trust, . . . . .	160	101,870 72

*Schedule A — Detailed Statement of Public Funds.*

	Par Value.	Estimated Market Value.	Amount Invested.
City of Providence, R. I., 5s, . . . . .	\$25,000	\$28,000 00	\$25,000 00
of Providence, R. I., 4 $\frac{1}{2}$ s, . . . . .	5,000	5,375 00	5,000 00
Town of Spencer, Mass., 4s, . . . . .	20,000	20,400 00	20,000 00
of Norwalk, Ct., 4s, . . . . .	30,000	30,600 00	30,000 00
City of Portsmouth, N. H., 6s, . . . . .	2,000	2,040 00	2,000 00*
Town of Marlborough, Mass., 4s, . . . . .	20,000	20,200 00	20,000 00
City of Boston, Mass., 4s, . . . . .	20,000	20,550 00	20,000 00
of Lewiston, Me., 5s, . . . . .	9,000	10,125 00	9,000 00
of Keene, N. H., 4s, . . . . .	23,000	23,690 00	23,000 00
of Lowell, Mass., 4s, . . . . .	20,000	20,300 00	20,000 00
United States 6s, . . . . .	1,000	1,250 00	1,000 00
United States 4 $\frac{1}{2}$ s, . . . . .	10,300	11,003 75	10,300 00
United States 4s, . . . . .	200	253 50	200 00
	\$185,500	\$193,787 25	\$185,500 00

\* This was a legal investment when made.

*Schedule B—Detailed Statement of Bank Stocks.*

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
6	Atlas Nat'l Bank, Boston, .	\$600	\$694 50	\$600 00
19	Blackstone N'l Bank, Boston,	1,900	2,052 00	1,900 00
33	Boston Nat'l Bank, Boston, .	3,300	3,927 00	3,300 00
119	N'l Bank of Commerce, Boston, .	11,900	14,518 00	11,900 00
100	Continental N'l Bank, Boston,	10,000	11,900 00	10,000 00
155	Eliot Nat'l Bank, Boston, .	15,500	19,995 00	15,500 00
30	Freeman's Nat'l Bank, Boston,	3,000	2,820 00	3,000 00
165	First Nat'l Bank, Boston, .	16,500	36,300 00	16,500 00
15	Globe Nat'l Bank, Boston, .	1,500	1,380 00	1,500 00
136	Howard Nat'l Bank, Boston, .	13,600	14,620 00	13,600 00
180	N'l Hide & Leather B'k, Boston,	18,000	20,610 00	18,000 00
85	Mt. Vernon Nat'l Bank, Boston,	8,500	11,560 00	8,500 00
30	Market Nat'l Bank, Boston, .	3,000	2,752 50	3,000 00
10	N'l B'k of No. America, Boston,	1,000	1,050 00	1,000 00
90	N'l B'k of the Republic, Boston,	9,000	12,600 00	9,000 00
50	Shoe & Leather N'l B'k, Boston,	5,000	5,050 00	5,000 00
30	Second Nat'l Bank, Boston, .	3,000	4,500 00	3,000 00
100	Traders' Nat'l Bank, Boston, .	10,000	9,400 00	10,000 00
65	Nat'l Webster Bank, Boston, .	6,500	6,662 50	6,500 00
100	So. Framingham Nat'l Bank, So. Framingham, . . . .	10,000	9,800 00	10,000 00
98	Framingham N'l Bank, Fram- ingham, . . . . .	9,800	13,720 00	9,800 00
100	Central Nat'l Bank, Boston, .	10,000	13,000 00	10,000 00
		\$171,600	\$218,911 50	\$171,600 00

*Railroad Bonds.*

	Par Value.	Estimated Market Value.	Amount Invested.
Newport & Richford R.R. 5s, . . . .	\$20,000	\$21,400 00	\$20,000 00*
Fitchburg R.R. 5s, . . . . .	20,000	20,900 00	20,000 00
Fitchburg R.R. 4s, . . . . .	25,000	24,750 00	25,000 00
Salem & Lowell R.R. 6s, . . . . .	5,000	5,725 00	5,000 00
Boston & Lowell R.R. 7s, . . . . .	3,000	3,315 00	3,000 00
Boston & Lowell R.R. 5s, . . . . .	3,000	3,240 00	3,000 00
	\$76,000	\$79,330 00	\$76,000 00

## COMMONWEALTH OF MASSACHUSETTS.

MIDDLESEX, ss., Nov. 25, 1887.

Personally appeared Luther F. Fuller, Treasurer of the Framingham Savings Bank, and made oath that the foregoing statement, by him subscribed, is a true and correct statement of all the resources and liabilities of said institution, and that the answers made by him to the foregoing interrogatories contain the whole truth in reference to the matters to which they relate, according to his best knowledge and belief.

Before me,

JOSEPH S. ADAMS, *Justice of the Peace.*

\* This was a legal investment when made.

## COMMONWEALTH OF MASSACHUSETTS.

MIDDLESEX, ss., Nov. 25, 1887.

Personally appeared Adolphus Merriam, Franklin E. Gregory, J. Henry Robinson, Clifford Folger, John T. Cullen, Edward F. Kendall, S. H. Williams, Francis C. Stearns, Walter Adams, Franklin Manson, Geo. C. Travis and Adrian Foote, being five or more of the trustees of said corporation, and severally made oath that they have made an examination of the affairs of the bank; that the books and records of said institution indicate the state of affairs as above attested by their treasurer; and that they believe said statement to be true.

Before me,

JOSEPH S. ADAMS, *Justice of the Peace.*

MIDDLESEX, ss., Nov. 28, 1887.

Then personally appeared S. B. Bird and took the above oath by him signed.

Before me,

WALTER ADAMS, *Justice of the Peace.*



## FRANKLIN SAVINGS BANK — BOSTON.

Incorporated 1861. Number of corporators, 78.

NATH'L J. BRADLEE, *President*.EBENEZER ALEXANDER, *Treasurer*.GEORGE A. FISHER, *Clerk*.

Names of committee charged with the investment of its funds :

AUGUSTUS PARKER,  
THOMAS J. WHIDDEN,  
D. R. EMERSON,MARTIN L. BRADFORD,  
ABRAHAM AVERY.

Open for business every business day, 9 A.M. to 2 P.M.; and on Saturday, 3 to 5 P.M.

## STATEMENT.

ASSETS.		LIABILITIES.	
Public funds as per Schedule A,	\$233,000 00	Deposits, . . . . .	\$5,092,281 92
Bank stock as per Schedule B, .	323,889 12	Earnings undivided, . .	30,295 98
Loans on bank stock, . . . .	28,375 00	Guaranty fund, . . . .	121,000 00
Railroad bonds, . . . . .	147,000 00	Profit and loss acc't, .	52,087 27
Real estate by foreclosure, . .	88,639 54		
Loans on real estate, . . . .	2,837,346 70		
Loans on personal security, . .	1,258,010 00		
Loans to counties, cities or towns			
(notes), . . . . .	95,000 00		
Deposits in banks, on interest, .	274,161 57		
Expense account, . . . . .	4,113 97		
Cash on hand, . . . . .	6,129 27		
	<u>\$5,295,665 17</u>		<u>\$5,295,665 17</u>

## Loans on Bank Stock, amount on each : —

On 200 shares Broadway National Bank, Boston, . . . . .	\$16,000 00
On 10 shares Continental National Bank, Boston, . . . . .	975 00
On 10 shares Boylston National Bank, Boston, . . . . .	600 00
On 26 shares North National Bank, Boston, . . . . .	2,600 00
On 60 shares First National Bank, Easton, . . . . .	6,000 00
On 40 shares First National Bank, South Weymouth, . . . . .	2,200 00

Value (by books) of real estate, held by foreclosure or otherwise, . .	\$88,639 54
Assessed value of the same, . . . . .	77,100 00
Net income received from same during year ending Oct. 31, 1887, . .	837 19
Number of outstanding loans which are of an amount not exceeding	
\$3,000 each, . . . . .	213
Aggregate amount of the same, . . . . .	410,355 00
Amount of investments from which no income is received, . . . . .	15,546 28

Cash on Deposit in Banks, amount in each :—

Boylston National Bank, Boston, . . . . .	\$69,197 26
National Revere Bank, Boston, . . . . .	54,964 31
Globe National Bank, Boston, . . . . .	50,000 00
National Exchange Bank, Boston, . . . . .	50,000 00
North National Bank, Boston, . . . . .	50,000 00

Whole amount of interest or profits received or earned during year ending

Oct. 31, 1887, . . . . .	\$242,731 43
Rate and amount of each semi-annual dividend for the year } 2 per cent., {	91,555 98
ending Oct. 31, 1887, . . . . . } 2 per cent., {	94,773 89

Times for the dividends fixed by the by-laws: February 1 and August 1.

Number and amount of deposits (not including dividends) received during the year ending Oct. 31, 1887, . . . . . 10,326 \$1,152,991 37

Number and amount of deposits of and exceeding \$300 at any one time during the year ending Oct. 31, 1887, . . . . . 1,048 619,766 23

Number and amount of withdrawals (including dividends) during the year ending Oct. 31, 1887, . . . . . 7,787 1,035,023 89

Number of accounts opened during the year ending Oct. 31, 1887, 2,076

Number of accounts closed during the year ending Oct. 31, 1887, 1,311

Amount of expenses of the corporation during the year ending Oct. 31, 1887, 18,952 15

Amount of treasurer's bond, . . . . . 10,000 00

Date of examination by commissioner: November 10.

*Total amount of Loans with each specified Rate of Interest, including Deposits in Banks on Interest.*

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$124,161 57	3 per cent.	\$797,000 00	4½ per cent.	\$674 985 00	5½ per cent.
101,000 00	4 “	150,300 00	4¾ “	253,663 70	6 “
30,000 00	4¼ “	2,352,833 00	5 “	8,950 00	6½ “

*Classification of Depositors' Accounts.*

	Number.	Amount.
Whole number, . . . . .	11,285	—
Of \$50 or less, . . . . .	2,615	\$48,082 30
Exceeding \$50 and not more than \$100, . . . . .	935	68,423 43
Exceeding \$100 and not more than \$200, . . . . .	1,344	190,556 86
Exceeding \$200 and not more than \$500, . . . . .	2,017	668,459 82
Exceeding \$500 and less than \$1,000, . . . . .	2,350	1,755,928 19
Of \$1,000 or more, . . . . .	2,024	2,360,831 27
To the credit of women, both adult and minor, . . . . .	4,693	2,146,931 73
To the credit of guardians, . . . . .	112	56,006 43
To the credit of religious and charitable associations, . . . . .	77	57,172 50
In trust, . . . . .	2,503	901,134 93

*Schedule A—Detailed Statement of Public Funds.*

	Par Value.	Estimated Market Value.	Amount Invested.
City of Somerville, Mass., 5s, . .	\$50,000	\$53,000 00	\$50,000 00
of Springfield, Mass., 7s, . .	10,000	13,300 00	10,000 00
of Providence, R. I., 5s, . .	6,000	6,810 00	6,000 00
of Boston, Mass., 5s, . .	3,000	3,390 00	3,000 00
of Cambridge, Mass., 6s, . .	1,000	1,235 00	1,000 00
of Fall River, Mass., 6s, . .	4,000	5,000 00	4,000 00
of Columbus, Ohio, 4s, . .	40,000	39,600 00	40,000 00
of Cleveland, Ohio, 4s, . .	20,000	19,800 00	20,000 00
of Gloucester, Mass., 6s, . .	19,000	19,000 00	19,000 00
Town of Spencer, Mass., 4s, . .	80,000	80,000 00	80,000 00
	\$233,000	\$241,135 00	\$233,000 00

*Schedule B—Detailed Statement of Bank Stocks.*

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
200	Atlas Nat'l Bank, Boston, .	\$20,000	\$23,000 00	\$20,000 00
200	Shoe & Leather N'l B'k, Boston,	20,000	20,100 00	20,000 00
110	First Ward Nat'l Bank, Boston,	11,000	14,300 00	11,000 00
41	Atlantic Nat'l Bank, Boston, .	4,100	5,473 00	4,100 00
50	Third Nat'l Bank, Springfield,	5,000	10,000 00	5,000 00
130	State Nat'l Bank, Boston, .	13,000	15,800 00	13,000 00
56	Fourth Nat'l Bank, Boston, .	5,600	6,328 00	5,600 00
48	Merchandise N'l Bank, Boston,	4,800	4,800 00	4,781 00
200	Globe Nat'l Bank, Boston, .	20,000	18,400 00	19,619 50
15	Columbian Nat'l Bank, Boston,	1,500	1,890 00	1,500 00
55	Second Nat'l Bank, Boston, .	5,500	8,250 00	5,500 00
146	North Nat'l Bank, Boston, .	14,600	19,126 00	14,600 00
22	Eliot Nat'l Bank, Boston, .	2,200	2,816 00	2,200 00
18	Suffolk Nat'l Bank, Boston, .	1,800	2,052 00	1,800 00
209	Nat'l Webster Bank, Boston, .	20,900	21,448 00	20,900 00
400	Old Boston N'l Bank, Boston, .	20,000	22,800 00	20,000 00
61	Naumkeag Nat'l Bank, Salem,	6,100	8,235 00	6,100 00
235	Continental N'l Bank, Boston,	23,500	27,847 00	23,500 00
107	Freeman's Nat'l Bank, Boston,	10,700	10,165 00	10,700 00
61	Everett Nat'l Bank, Boston, .	6,100	5,978 00	5,988 62
200	Blackstone Nat'l Bank, Boston,	20,000	21,700 00	20,000 00
199	Nat'l City Bank, Boston, .	19,900	21,293 00	19,900 00
200	Nat'l Revere Bank, Boston, .	20,000	25,000 00	20,000 00
20	Nat'l Union Bank, Boston, .	2,000	2,900 00	2,000 00
200	N'l B'k of No. America, Boston,	20,000	21,000 00	20,000 00
60	N'l Bank of Commerce, Boston,	6,000	7,320 00	6,000 00
201	Nat'l Exchange Bank, Boston,	20,100	25,326 00	20,100 00
		\$324,400	\$373,347 00	\$323,889 12

*Railroad Bonds.*

	Par Value.	Estimated Market Value.	Amount Invested.
Fitchburg R.R. 5s, . . . .	\$114,000	\$119,700 00	\$114,000 00
Boston & Maine R.R. 7s, . . . .	30,000	34,500 00	30,000 00
Old Colony R.R. 6s, . . . .	3,000	3,450 00	3,000 00
	\$147,000	\$157,650 00	\$147,000 00

## COMMONWEALTH OF MASSACHUSETTS.

SUFFOLK, ss., Nov. 11, 1887.

Personally appeared Eben. Alexander, Treasurer of the Franklin Savings Bank, and made oath that the foregoing statement, by him subscribed, is a true and correct statement of all the resources and liabilities of said institution, and that the answers made by him to the foregoing interrogatories contain the whole truth in reference to the matters to which they relate, according to his best knowledge and belief.

Before me,

EDWIN A. STONE, *Justice of the Peace.*

SUFFOLK, ss.

Personally appeared on Nov. 14, 1887, Augustus Parker; Nov. 15, Abraham Avery and Joseph G. Shedd; Nov. 17, Wm. H. Baldwin; Nov. 18, J. J. Haley; Nov. 21, Nath'l J. Bradlee, President; being five or more of the trustees of said corporation, and severally make oath that they have made an examination of the affairs of the bank; that the books and records of said institution indicate the state of affairs as above attested by their treasurer; and that they believe said statement to be true.

Before me,

EDWIN A. STONE, *Justice of the Peace.*



## FRANKLIN SAVINGS INSTITUTION—GREENFIELD.

Incorporated April 2, 1834. Number of corporators, 18.

SAMUEL O. LAMB, *President*.WM. H. ALLEN, *Treasurer*.FRANKLIN R. ALLEN, *Clerk*.

Names of committee charged with the investment of its funds :

SAMUEL O. LAMB, JOSEPH W. STEVENS.

CHAS. R. FIELD, (Two vacancies.)

Open for business every business day, 9 A.M. to 12.30 P.M., and 2 to 4 P.M.

## STATEMENT.

ASSETS.		LIABILITIES.	
Public funds as per Schedule A,	\$919,750 00	Deposits, . . . .	\$3,054,840 63
Loan on public funds, . . . .	1,500 00	Earnings undivided, . . . .	47,965 40
Bank stock as per Schedule B, . .	68,372 00	Guaranty fund, . . . .	102,150 00
Loans on bank stock, . . . .	62,889 63	Premium account, . . . .	6,075 00
Railroad bonds, . . . .	307,500 00		
Loans on real estate, . . . .	670,958 40		
Loans on personal security, . . .	939,011 85		
Loans to counties, cities or towns			
(notes), . . . .	96,825 00		
Deposits in banks, on interest, . .	138,370 15		
Expense account, . . . .	1,982 79		
Unpaid interest, . . . .	2,173 94		
Cash on hand, . . . .	1,697 27		
	<u>\$3,211,031 03</u>		<u>\$3,211,031 03</u>

## Loan on Public Funds :—

On \$1,700 United States 4s, . . . . . \$1,500 00

## Loans on Bank Stock, amount on each : —

On 10 shares City National Bank, Worcester, . . . . .	\$800 00
On 3 shares First National Bank, Greenfield, . . . . .	300 00
On 37 shares First National Bank, Northampton, . . . . .	2,889 63
On 98 shares Hampshire County National Bank, Northampton, . . . . }	12,400 00
On 26 shares First National Bank, Northampton, . . . . .	
On 20 shares Crocker National Bank, Turner's Falls, . . . . .	1,600 00
On 21 shares City National Bank, Worcester, . . . . .	
On 28 shares Ware National Bank, Ware, . . . . .	4,900 00
On 5 shares Shelburne Falls National Bank, Shelburne Falls, . . . . .	400 00
On 17 shares First National Bank, Greenfield, . . . . .	1,700 00
On 25 shares First National Bank, Northampton, . . . . .	2,500 00
On 8 shares Conway National Bank, Conway, . . . . .	700 00
On 10 shares Conway National Bank, Conway, . . . . .	500 00
On 125 shares Home National Bank, Holyoke, . . . . .	10,000 00
On 68 shares North National Bank, Boston, . . . . .	6,800 00
On 24 shares First National Bank, Greenfield, . . . . .	2,400 00
On 80 shares National Bank of the Commonwealth, Boston, . . . . .	8,000 00
On 70 shares National Bank of the Commonwealth, Boston, . . . . .	7,000 00

Number of outstanding loans which are of an amount not exceeding \$3,000 each, . . . . .	527
Aggregate amount of the same, . . . . .	\$470,581 37
Amount of investments from which no income is received, . . . . .	2,944 22

## Cash on Deposit in Banks, amount in each :—

First National Bank, Greenfield, . . . . .	\$54,827 04
National Hide & Leather Bank, Boston, . . . . .	34,146 97
City National Bank, Springfield, . . . . .	25,000 00
Vermont National Bank, Brattleboro', Vt. . . . .	20,000 00
Home National Bank, Holyoke, . . . . .	396 14
Holyoke National Bank, Holyoke, . . . . .	4,000 00

## Whole amount of interest or profits received or earned during year ending

Oct. 31, 1887, . . . . .	\$158,562 66
Rate and amount of each semi-annual dividend for the year } 2 per cent., {	59,546 69
ending Oct. 31, 1887, . . . . . } 2 per cent., {	59,777 01

Times for the dividends fixed by the by-laws: January and July.

Number and amount of deposits (not including dividends) received during the year ending Oct. 31, 1887, . . . . .	3,373	\$305,279 08
Number and amount of deposits of and exceeding \$300 at any one time during the year ending Oct. 31, 1887, . . . . .	280	164,632 66
Number and amount of withdrawals (including dividends) during the year ending Oct. 31, 1887, . . . . .	3,431	402,876 83
Number of accounts opened during the year ending Oct. 31, 1887, . . . . .	690	
Number of accounts closed during the year ending Oct. 31, 1887, . . . . .	732	
Amount of expenses of the corporation during the year ending Oct. 31, 1887, . . . . .		5,009 69
Amount of treasurer's bond, . . . . .		50,000 00
Date of examination by commissioner: August 25.		

*Total amount of Loans with each specified Rate of Interest, including Deposits in Banks on Interest.*

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$88,974 01	2½ per cent.	\$431,421 14	4½ per cent.	\$64,000 00	5½ per cent.
43,744 22	4 “	40,000 00	4¾ “	100,000 00	5¾ “
77,000 00	4¼ “	963,465 66	5 “	50,950 00	6 “
50,000 00	4⅝ “				

*Classification of Depositors' Accounts.*

	Number.	Amount.
Whole number, . . . . .	7,085	—
Of \$50 or less, . . . . .	1,992	\$34,041 61
Exceeding \$50 and not more than \$100, . . . . .	630	45,384 24
Exceeding \$100 and not more than \$200, . . . . .	797	111,478 42
Exceeding \$200 and not more than \$500, . . . . .	1,184	396,432 67
Exceeding \$500 and less than \$1,000, . . . . .	1,322	990,033 63
Of \$1,000 or more, . . . . .	1,160	1,477,470 06
To the credit of women, both adult and minor, . . . . .	3,855	1,590,082 08
To the credit of guardians, . . . . .	90	47,925 71
To the credit of religious and charitable associations, . . . . .	58	29,314 09
In trust, . . . . .	149	103,778 80

*Schedule A—Detailed Statement of Public Funds.*

	Par Value.	Estimated Market Value.	Amount Invested.
Town of Adams, Mass., 6s, . .	\$25,000	\$28,375 00	\$25,000 00
City of Malden, Mass., 6s, . .	60,000	68,562 00	60,000 00
of Nashua, N. H., 6s, . .	75,000	94,500 00	75,000 00
of Worcester, Mass., 5s, . .	18,000	20,880 00	18,000 00
of Springfield, Mass., 6s, . .	4,000	5,140 00	4,000 00
of Springfield, Mass., 7s, . .	30,000	39,850 00	30,000 00
of Lawrence, Mass., 6s, . .	30,000	37,550 00	30,000 00
of Fitchburg, Mass., 6s, . .	13,000	14,267 00	13,000 00
Town of Brookline, Mass., 7s, . .	42,000	54,530 00	42,000 00
City of Boston, Mass., 6s, . .	43,000	51,247 00	43,000 00
of Boston, Mass., 5s, . .	29,000	33,930 00	29,000 00
Town of Everett, Mass., 6s, . .	25,000	27,937 00	25,000 00
City of Lynn, Mass., 6s, . .	20,000	21,800 00	20,000 00
of Lynn, Mass., 4s, . .	10,000	10,100 00	10,000 00
Town of Amherst, Mass., 7s, . .	30,000	32,800 00	30,000 00
City of Cambridge, Mass., 6s, . .	44,000	48,575 00	44,000 00
of Holyoke, Mass., 6s, . .	46,000	55,890 00	46,000 00
Town of Greenfield, Mass., 4½s, . .	31,250	31,250 00	31,250 00
of Greenfield, Mass., 5s, . .	12,500	12,656 00	12,500 00
of Greenfield, Mass., 4s, . .	45,000	45,000 00	45,000 00
City of Lowell, Mass., 6s, . .	46,000	50,255 00	46,000 00
Town of Gill, Mass., 5s, . .	7,000	7,285 00	7,000 00
City of Fall River, Mass., 6s, . .	20,000	24,870 00	20,000 00
of Fall River, Mass., 4s, . .	50,000	51,750 00	50,000 00
of Brockton, Mass., 5s, . .	28,000	32,799 00	28,000 00
of Providence, R. I., 6s, . .	100,000	124,500 00	100,000 00
of Providence, R. I., 5s, . .	25,000	29,603 00	25,000 00
of Taunton, Mass., 6s, . .	1,000	1,180 00	1,000 00
Town of Chicopee Falls, Mass., 4s and 4½s, . . . . .	10,000	10,307 00	10,000 00
	\$919,750	\$1,067,388 00	\$919,750 00

*Schedule B—Detailed Statement of Bank Stocks.*

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
100	First Nat'l Bank, Greenfield, .	\$10,000	\$19,000 00	\$10,000 00
25	Franklin Co. N'l B'k, Greenfield,	2,500	2,500 00	2,272 00
49	First N'l Bank, Northampton, .	4,900	6,370 00	4,900 00
30	Pittsfield N'l Bank, Pittsfield, .	3,000	4,860 00	3,000 00
10	Adams N'l Bank, No. Adams,	1,000	1,400 00	1,000 00
153	N'l Bank of Commerce, Boston,	15,300	18,819 00	15,300 00
5	Faneuil Hall N'l B'k, Boston,	500	695 00	500 00
87	N'l B'k of No. America, Boston,	8,700	9,135 00	8,700 00
125	Nat'l Revere Bank, Boston, .	12,500	15,625 00	12,500 00
102	Nat'l Webster Bank, Boston, .	10,200	10,506 00	10,200 00
		\$68,600	\$88,910 00	\$68,372 00



*Railroad Bonds.*

	Par Value.	Estimated Market Value.	Amount Invested.
Vermont & Massachusetts R.R. 5s, .	\$50,000	\$55,750 00	\$50,000 00
Fitchburg R.R. 4s, . . . . .	100,000	100,000 00	100,000 00
Eastern R.R. 6s, . . . . .	57,500	70,150 00	57,500 00*
Boston & Albany R.R. 7s, . . .	25,000	28,000 00	25,000 00
Vermont Valley R.R. 5s, . . . .	50,000	56,500 00	50,000 00
Boston & Lowell R.R. 6s, . . .	25,000	28,500 00	25,000 00
	\$307,500	\$338,900 00	\$307,500 00

## COMMONWEALTH OF MASSACHUSETTS.

FRANKLIN, ss., Nov. 11, 1887.

Personally appeared Wm. H. Allen, Treasurer of the Franklin Savings Institution, and made oath that the foregoing statement, by him subscribed, is a true and correct statement of all the resources and liabilities of said institution, and that the answers made by him to the foregoing interrogatories contain the whole truth in reference to the matters to which they relate, according to his best knowledge and belief.

Before me,

SAMUEL O. LAMB, *Justice of the Peace.*

FRANKLIN, ss., Nov. 11, 1887.

Personally appeared Sam'l O. Lamb, Chas. R. Field, Jos. W. Stevens, Franklin G. Fessenden and Franklin R. Allen, being five or more of the trustees of said corporation, and severally made oath that they have made an examination of the affairs of the bank; that the books and records of said institution indicate the state of affairs as above attested by their treasurer; and that they believe said statement to be true.

Before me,

CHESTER C. CONANT, *Justice of the Peace.*

\* This was a legal investment when made.



## GARDNER SAVINGS BANK—GARDNER.

Incorporated 1868. Number of corporators, 83.

FRANKLIN EATON, *President.*JOHN D. EDGELL, *Treasurer.*VOLNEY W. HOWE, *Clerk.*

Names of committee charged with the investment of its funds :

FRANKLIN EATON, SIMEON W. A. STEVENS,

JOHN EDGELL, RODERIC L. BENT.

AMASA BANCROFT,

Open for business every business day, except Saturday, 9 A.M. to 12 M., 1 to 4 P.M.

On Saturday, 9 A.M. to 12 M., 1 to 2 P.M.

## STATEMENT.

ASSETS.		LIABILITIES.	
Public funds as per Schedule A,	\$22,250 00	Deposits, . . . .	\$1,002,409 47
Bank stock as per Schedule B, .	106,900 00	Earnings undivided, .	5,400 83
Loans on bank stock, . . . .	5,750 00	Guaranty fund, . . .	33,329 96
Railroad bonds, . . . . .	96,000 00	Interest, . . . . .	11,309 19
Loans on real estate, . . . .	449,004 87		
Loans on personal security, . .	185,266 34		
Loans to counties, cities or towns			
(notes), . . . . .	135,600 00		
Deposits in banks, on interest, .	30,342 31		
Deposits in banks, not on interest,	19,000 00		
Expense account, . . . . .	217 50		
Cash on hand, . . . . .	2,118 43		
	\$1,052,449 45		\$1,052,449 45

Loans on Bank Stock, amount on each : —

On 50 shares First National Bank, Gardner, . . . . .	\$5,000 00
On 6 shares Westminster National Bank, Westminster, . . . . .	500 00
On 7 shares First National Bank, Ashburnham, . . . . .	250 00

Number of outstanding loans which are of an amount not exceeding

\$3,000 each, . . . . . 637

Aggregate amount of the same, . . . . . \$397,471 21

Cash on Deposit in Banks, amount in each : —

First National Bank, Gardner, . . . . .	\$39,000 00
Maverick National Bank, Boston, . . . . .	5,000 00
Westminster National Bank, Westminster, . . . . .	5,000 00
Pacific National Bank, Boston, . . . . .	342 31

Whole amount of interest or profits received or earned during year ending

Oct. 31, 1887, . . . . . \$56,347 22

Rate and amount of each semi-annual dividend for the year	} 2 per cent., {	17,662 23
ending Oct. 31, 1887, . . . . .		

18,507 91

Times for the dividends fixed by the by-laws: January 1 and July 1.

Number and amount of deposits (not including dividends) received during the year ending Oct. 31, 1887, . . . . .	2,530	\$219,927 72
Number and amount of deposits of and exceeding \$300 at any one time during the year ending Oct. 31, 1887, . . . . .	178	99,675 53
Number and amount of withdrawals (including dividends) during the year ending Oct. 31, 1887, . . . . .	1,427	173,805 30
Number of accounts opened during the year ending Oct. 31, 1887, . . . . .	601	
Number of accounts closed during the year ending Oct. 31, 1887, . . . . .	270	
Amount of expenses of the corporation during the year ending Oct. 31, 1887, . . . . .		2,444 78
Amount of treasurer's bond, . . . . .		15,000 00
Date of examination by commissioner: October 21.		

*Total amount of Loans with each specified Rate of Interest, including Deposits in Banks on Interest.*

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$5,000 00	2½ per cent.	\$117,482 34	5 per cent.	\$456,788 87	6 per cent.
215,892 31	4 “	5,800 00	5½ “	5,000 00	7 “

*Classification of Depositors' Accounts.*

	Number.	Amount.
Whole number, . . . . .	3,317	-
Of \$50 or less, . . . . .	1,064	\$17,779 02
Exceeding \$50 and not more than \$100, . . . . .	381	24,272 61
Exceeding \$100 and not more than \$200, . . . . .	453	61,505 00
Exceeding \$200 and not more than \$500, . . . . .	627	199,113 67
Exceeding \$500 and less than \$1,000, . . . . .	503	354,370 97
Of \$1,000 or more, . . . . .	289	345,368 20
To the credit of women, both adult and minor, . . . . .	1,544	416,933 45
To the credit of guardians, . . . . .	24	8,599 66
To the credit of religious and charitable associations, . . . . .	24	10,273 49
In trust, . . . . .	77	47,668 22

*Schedule A—Detailed Statement of Public Funds.*

	Par Value.	Estimated Market Value.	Amount Invested.
United States 4s, . . . . .	\$1,100	\$1,375 00	\$1,100 00
United States 4½s, . . . . .	1,150	1,242 00	1,150 00
City of Cleveland, Ohio, 7s, . . . . .	5,000	6,000 00	5,000 00
of Cleveland, Ohio, 6s, . . . . .	5,000	5,750 00	5,000 00
of Cleveland, Ohio, 4s, . . . . .	10,000	10,200 00	10,000 00
	\$22,250	\$24,567 00	\$22,250 00

*Schedule B—Detailed Statement of Bank Stocks.*

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
50	Mechanics' N'l B'k, Worcester,	\$5,000	\$6,000 00	\$5,000 00
20	Citizens' N'l Bank, Worcester,	2,000	2,300 00	2,000 00
84	First Nat'l Bank, Gardner, .	8,400	10,080 00	8,400 00
20	First Nat'l Bank, Ashburnham,	2,000	2,200 00	2,000 00
18	Miller's River N'l Bank, Athol,	1,800	3,150 00	1,800 00
100	Orange Nat'l Bank, Orange, .	10,000	12,000 00	10,000 00
100	Crocker N'l B'k, Turner's Falls,	10,000	12,000 00	10,000 00
29	Rollstone N'l Bank, Fitchburg,	2,900	4,640 00	2,900 00
20	First Nat'l Bank, Winchendon,	2,000	3,200 00	2,000 00
6	Metropolitan N'l Bank, Boston,	600	678 00	600 00
10	Central Nat'l Bank, Boston, .	1,000	1,300 00	1,000 00
25	Howard Nat'l Bank, Boston, .	2,500	2,675 00	2,500 00
125	Boston Nat'l Bank, Boston, .	12,500	14,875 00	12,500 00
15	Continental Nat'l Bank, Boston,	1,500	1,770 00	1,500 00
50	Merchandise N'l Bank, Boston,	5,000	5,000 00	5,000 00
50	State Nat'l Bank, Boston, .	5,000	5,800 00	5,000 00
50	N'l Hide & Leather B'k, Boston,	5,000	5,700 00	5,000 00
5	New England N'l B'k, Boston,	500	730 00	500 00
11	Nat'l Eagle Bank, Boston, .	1,100	1,100 00	1,100 00
50	N'l B'k of the Republic, Boston,	5,000	7,000 00	5,000 00
50	Nat'l Bank of the Common- wealth, Boston, . . . .	5,000	6,850 00	5,000 00
15	Mechanics' Nat'l Bank, Boston,	1,500	2,025 00	1,500 00
20	Merchants' Nat'l Bank, Boston,	2,000	2,780 00	2,000 00
50	Blackstone Nat'l Bank, Boston,	5,000	5,400 00	5,000 00
16	Nat'l Exchange Bank, Boston,	1,600	2,016 00	1,600 00
5	Everett Nat'l Bank, Boston, .	500	485 00	500 00
50	Eliot Nat'l Bank, Boston, .	5,000	6,400 00	5,000 00
25	Shoe & Leather N'l B'k, Boston,	2,500	2,525 00	2,500 00
		\$106,900	\$130,679 00	\$106,900 00

*Railroad Bonds.*

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Albany R.R. 7s, . . .	\$13,000	\$14,300 00	\$13,000 00
Boston & Maine R.R. 7s, . . . .	5,000	5,500 00	5,000 00
Boston, Rev. Beach & Lynn R.R. 6s,	5,000	5,500 00	5,000 00
Conn. & Passumpsic Rivers R.R. 6s,	10,000	11,000 00	10,000 00*
Old Colony R.R. 4½s, . . . .	5,000	5,250 00	5,000 00
Fitchburg R.R. 6s, . . . .	5,000	5,400 00	5,000 00
Fitchburg R.R. 4s, . . . .	43,000	43,000 00	43,000 00
Boston & Lowell R.R. 4s, . . .	5,000	5,000 00	5,000 00
Old Colony R.R. 6s, . . . .	5,000	5,500 00	5,000 00
		\$96,000	\$100,450 00

\* This was a legal investment when made.

## COMMONWEALTH OF MASSACHUSETTS.

WORCESTER, SS.

GARDNER, Dec. 5, 1887.

Personally appeared John D. Edgell, Treasurer of the Gardner Savings Bank, and made oath that the foregoing statement, by him subscribed, is a true and correct statement of all the resources and liabilities of said institution, and that the answers made by him to the foregoing interrogatories contain the whole truth in reference to the matters to which they relate, according to his best knowledge and belief.

Before me,

JOHN EDGELL, *Justice of the Peace.*

WORCESTER, SS.

GARDNER, Dec. 9, 1887.

Personally appeared Seth Heywood, C. F. Richardson, A. M. Greenwood, Chas. W. Conant, John Edgell and Franklin Eaton, being five or more of the trustees of said corporation, and severally made oath that they have made an examination of the affairs of the bank; that the books and records of said institution indicate the state of affairs as above attested by their treasurer; and that they believe said statement to be true.

Before me,

JOHN D. EDGELL, *Justice of the Peace.*



## GEORGETOWN SAVINGS BANK—GEORGETOWN.

Incorporated 1868. Number of corporators, 60.

JEREMIAH P. JONES, *President*.ORLANDO B. TENNEY, *Treasurer*.GEORGE S. WESTON, *Clerk*.

Names of committee charged with the investment of its funds :

JOHN A. HOYT,

OLIVER S. BUTLER.

SHERMAN NELSON,

Open for business every business day, except Saturday, 9 A.M. to 12 M. and 1.30 to  
4 P.M., and Saturday, 9 A.M. to 12 M.

## STATEMENT.

ASSETS.		LIABILITIES.	
Public funds as per Schedule A,	\$21,500 00	Deposits, . . . . .	\$359,707 90
Bank stock as per Schedule B, .	12,800 00	Earnings undivided, . . .	1,853 82
Loan on bank stock, . . . . .	1,872 00	Guaranty fund, . . . . .	10,000 00
Railroad bonds, . . . . .	6,000 00		
Real estate by foreclosure, . .	825 00		
Loans on real estate, . . . . .	238,444 57		
Loans on personal security, . .	72,413 10		
Loans to counties, cities or towns (notes), . . . . .	7,000 00		
Deposit in bank, on interest, . .	8,625 04		
Deposit in bank, not on interest,	2,000 00		
Cash on hand, . . . . .	82 01		
	\$371,561 72		\$371,561 72

## Loan on Bank Stock :—

On 20 shares Second National Bank, Haverhill, . . . . . \$1,872 00

Value (by books) of real estate, held by foreclosure or otherwise, . . . \$825 00

Assessed value of the same, . . . . . 900 00

Net income received from same during year ending Oct. 31, 1887, . . . 12 00

Number of outstanding loans which are of an amount not exceeding \$3,000  
each, . . . . . 269

Aggregate amount of the same, . . . . . 209,800 67

## Cash on Deposit in Bank :—

Georgetown National Bank, Georgetown, . . . . . \$10,625 04

Whole amount of interest or profits received or earned during year ending

Oct. 31, 1887, . . . . . \$20,245 17

Rate and amount of each semi-annual dividend for the year } 2½ per cent., { 7,978 41  
ending Oct. 31, 1887, . . . . . } 2½ per cent., { 8,355 20

Times for the dividends fixed by the by-laws: third Wednesday in April  
and October.

Number and amount of deposits (not including dividends) received during the year ending Oct. 31, 1887, . . . . .	661	\$58,551 43
Number and amount of deposits of and exceeding \$300 at any one time during the year ending Oct. 31, 1887, . . . . .	48	24 516 00
Number and amount of withdrawals (including dividends) during the year ending Oct. 31, 1887, . . . . .	463	40,766 44
Number of accounts opened during the year ending Oct. 31, 1887, . . . . .	149	
Number of accounts closed during the year ending Oct. 31, 1887, . . . . .	68	
Amount of expenses of the corporation during the year ending Oct. 31, 1887, . . . . .		1,352 00
Amount of treasurer's bond, . . . . .		10,000 00
Date of examination by commissioner: June 20.		

*Total amount of Loans with each specified Rate of Interest, including Deposits in Banks on Interest.*

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$8,625 04	3 per cent.	\$17,000 00	5½ per cent.	\$2,920 00	6½ per cent.
2,000 00	4½ "	214,232 00	6 "	41,587 67	7 "
41,990 00	5 "				

*Classification of Depositors' Accounts.*

	Number.	Amount.
Whole number, . . . . .	1,039	-
Of \$50 or less, . . . . .	330	\$5,624 31
Exceeding \$50 and not more than \$100, . . . . .	110	7,935 21
Exceeding \$100 and not more than \$200, . . . . .	128	17,687 13
Exceeding \$200 and not more than \$500, . . . . .	176	57,660 83
Exceeding \$500 and less than \$1,000, . . . . .	175	123,179 55
Of \$1,000 or more, . . . . .	120	147,620 87
To the credit of women, both adult and minor, . . . . .	524	157,423 87
To the credit of guardians, . . . . .	11	3,849 72
To the credit of religious and charitable associations, . . . . .	24	6,103 89
In trust, . . . . .	38	24,349 20

*Schedule A — Detailed Statement of Public Funds.*

	Par Value.	Estimated Market Value.	Amount Invested.
City of Bath, Me., 6s, . . . . .	\$2,500	\$2,500 00	\$2,500 00*
of Bangor, Me., 7s, . . . . .	2,000	2,300 00	2,000 00*
of Bangor, Me., 6s, . . . . .	2,000	2,200 00	2,000 00*
of Belfast, Me., 6s, . . . . .	4,000	4,000 00	4,000 00*
of Portland, Me., 6s, . . . . .	1,000	1,100 00	1,000 00*
of Rockland, Me., 6s, . . . . .	3,000	3,000 00	3,000 00*
of Concord, N. H., 6s, . . . . .	1,000	1,000 00	1,000 00
Town of Melrose, Mass., 7s, . . . . .	2,000	2,200 00	2,000 00
Merrimack County, N.H., 6s, . . . . .	4,000	4,000 00	4,000 00
	\$21,500	\$22,300 00	\$21,500 00

\* These were legal investments when made.

*Schedule B — Detailed Statement of Bank Stocks.*

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
45	Georgetown N'l Bank, George- town, . . . . .	\$4,500	\$4,725 00	\$4,500 00
10	Market Nat'l Bank, Boston, . .	1,000	920 00	1,000 00
13	Columbian Nat'l Bank, Boston, .	1,300	1,586 00	1,300 00
30	Manufacturers' N'l B'k, Boston, .	3,000	3,000 00	3,000 00
30	State Nat'l Bank, Boston, . . .	3,000	3,540 00	3,000 00
		\$12,800	\$13,771 00	\$12,800 00

*Railroad Bonds.*

	Par Value.	Estimated Market Value.	Amount Invested.
Fitchburg R.R. 4s, . . . . .	\$6,000	\$6,000 00	\$6,000 00

## COMMONWEALTH OF MASSACHUSETTS.

ESSEX, ss.

GEORGETOWN, Nov. 7, 1887.

Personally appeared Orlando B. Tenney, Treasurer of the Georgetown Savings Bank, and made oath that the foregoing statement, by him subscribed, is a true and correct statement of all the resources and liabilities of said institution, and that the answers made by him to the foregoing interrogatories contain the whole truth in reference to the matters to which they relate, according to his best knowledge and belief.

Before me,

WM. A. BUTLER, *Justice of the Peace.*

ESSEX, ss.

GEORGETOWN, Nov. 10, 1887.

Personally appeared John A. Hoyt, Geo. H. Carleton, Joseph E. Bailey, Sherman Nelson and H. Howard Noyes, being five or more of the trustees of said corporation, and severally made oath that they have made an examination of the affairs of the bank; that the books and records of said institution indicate the state of affairs as above attested by their treasurer; and that they believe said statement to be true.

Before me,

ORLANDO B. TENNEY, *Justice of the Peace.*

ESSEX, ss., Dec. 1, 1887.

Personally appeared Jeremiah P. Jones and made oath to the truth of the above statement, according to his best knowledge and belief.

Before me,

O. B. TENNEY, *Justice of the Peace.*

## GRAFTON SAVINGS BANK—GRAFTON.

Incorporated March 13, 1869.

Number of corporators, 46.

GEO. K. NICHOLS, *President*.HENRY F. WING, *Treasurer*.HENRY F. WING, *Clerk*.

Names of committee charged with the investment of its funds :

GEO. K. NICHOLS,

JOSEPH A. DODGE,

HORACE S. WARREN,

DANIEL N. GIBBS.

SILAS VINTON,

Open for business every business day, except Saturday, 9 A.M. to 12 M. and 1 to 4 P.M.  
 Saturday, 9 A.M. to 12 M.

## STATEMENT.

ASSETS.		LIABILITIES.	
Public funds as per Schedule A,	\$15,634 37	Deposits, . . . . .	\$231,436 30
Bank stock as per Schedule B, .	37,474 99	Earnings undivided, . . . . .	11,770 97
Loans on real estate, . . . . .	57,752 43	Guaranty fund, . . . . .	5,200 00
Loans on personal security, . . . . .	53,010 00		
Loans to counties, cities or towns (notes), . . . . .	77,060 00		
Deposit in bank, not on interest, . . . . .	7,475 48		
	<u>\$248,407 27</u>		<u>\$248,407 27</u>

Number of outstanding loans which are of an amount not exceeding  
 \$3,000 each, . . . . . 66

Aggregate amount of the same, . . . . . \$66,962 43

Cash on Deposit in Bank : —

Grafton National Bank, Grafton, . . . . . \$7,475 48

Whole amount of interest or profits received or earned during year ending

Oct. 31, 1887, . . . . . \$10,421 33

Rate and amount of each semi-annual dividend for the year } 2 per cent., { 4,448 10  
 ending Oct. 31, 1887, . . . . . } 2 per cent., { 4,584 22

Times for the dividends fixed by the by-laws: January and July.

Number and amount of deposits (not including dividends) received  
 during the year ending Oct. 31, 1887, . . . . . 413 \$29,181 44

Number and amount of deposits of and exceeding \$300 at any one  
 time during the year ending Oct. 31, 1887, . . . . . 22 11,424 48

Number and amount of withdrawals (including dividends) during  
 the year ending Oct. 31, 1887, . . . . . 252 27,565 18

Number of accounts opened during the year ending Oct. 31, 1887, . . . . . 89

Number of accounts closed during the year ending Oct. 31, 1887, . . . . . 38

Amount of expenses of the corporation during the year ending Oct. 31, 1887, . . . . . 100 00

Amount of treasurer's bond, . . . . . 10,000 00

Date of examination by commissioner: June 9.



*Total amount of Loans with each specified Rate of Interest.*

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$70,560 00	4 per cent.	\$20,000 00	5 per cent.	\$62,762 43	6 per cent.
34,500 00	4½ “				

*Classification of Depositors' Accounts.*

	Number.	Amount.
Whole number, . . . . .	756	—
Of \$50 or less, . . . . .	245	\$4,332 15
Exceeding \$50 and not more than \$100, . . . . .	99	6,687 78
Exceeding \$100 and not more than \$200, . . . . .	109	15,154 40
Exceeding \$200 and not more than \$500, . . . . .	124	36,742 90
Exceeding \$500 and less than \$1,000, . . . . .	98	71,946 58
Of \$1,000 or more, . . . . .	81	96,572 49
To the credit of women, both adult and minor, . . . . .	304	86,225 22
To the credit of guardians, . . . . .	3	2,520 40
To the credit of religious and charitable associations, . . . . .	5	2,414 39
In trust, . . . . .	18	9,167 73

*Schedule A — Detailed Statement of Public Funds.*

	Par Value.	Estimated Market Value.	Amount Invested.
United States 4½s, . . . . .	\$15,000	\$16,331 25	\$15,634 37

*Schedule B — Detailed Statement of Bank Stocks.*

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
30	N'l B'k of Redemption, Boston,	\$3,000	\$3,818 00	\$4,187 75
30	Nat'l Revere Bank, Boston, .	3,000	3,780 00	3,814 00
20	State Nat'l Bank, Boston, .	2,000	2,380 00	2,040 00
10	Shawmut Nat'l Bank, Boston,	1,000	1,263 00	1,222 75
13	Nat'l Webster Bank, Boston, .	1,300	1,339 00	1,476 12
15	Howard Nat'l Bank, Boston, .	1,500	1,725 00	1,744 50
10	North Nat'l Bank, Boston, .	1,000	1,323 00	1,206 25
38	Market Nat'l Bank, Boston, .	3,800	3,534 00	4,276 00
14	Traders' Nat'l Bank, Boston, .	1,400	1,400 00	1,949 50
2	Massachusetts N'l B'k, Boston,	500	530 00	677 12
3	Nat'l City Bank, Boston, .	300	321 00	363 25

*Schedule B — Concluded.*

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
28	N'l B'k of No. America, Boston,	\$2,800	\$2,968 00	\$3,200 25
10	Eliot Nat'l Bank, Boston, .	1,000	1,320 00	1,230 00
5	Manufacturers' N'l B'k, Boston,	500	500 00	550 00
5	Fourth Nat'l Bank, Boston, .	500	565 00	500 00
10	Spencer Nat'l Bank, Spencer, .	1,000	1,100 00	1,000 00
13	First Nat'l Bank, Grafton, .	1,300	1,560 00	1,462 50
63	Grafton Nat'l Bank, Grafton, .	6,300	7,245 00	6,575 00
		\$32,200	\$36,671 00	\$37,474 99

## COMMONWEALTH OF MASSACHUSETTS.

WORCESTER, ss., Dec. 6, 1887.

Personally appeared Henry F. Wing, Treasurer of the Grafton Savings Bank, and made oath that the foregoing statement, by him subscribed, is a true and correct statement of all the resources and liabilities of said institution, and that the answers made by him to the foregoing interrogatories contain the whole truth in reference to the matters to which they relate, according to his best knowledge and belief.

Before me,

D. WEBSTER NORCROSS, *Justice of the Peace.*

WORCESTER, ss., Dec. 6, 1887.

Personally appeared Geo. K. Nichols, J. B. White, Silas Vinton, S. W. Dodge, Chas. L. Pratt and Silas E. Stowe, being five or more of the trustees of said corporation, and severally made oath that they have made an examination of the affairs of the bank; that the books and records of said institution indicate the state of affairs as above attested by their treasurer; and that they believe said statement to be true.

Before me,

D. WEBSTER NORCROSS, *Justice of the Peace.*

## GRANITE SAVINGS BANK—ROCKPORT.

Incorporated 1884. Number of corporators, 44.

WM. E. WINDSOR, *President*.\*NATH'L RICHARDSON, JR., *Treasurer*.WILLIAM H. COLBY, *Clerk*.

Names of committee charged with the investment of its funds:

EBEN G. ABBOTT,

FRANCIS TARR,

HIRAM J. PHILBROOK,

WM. E. WINDSOR.

GRAFTON BUTMAN,

Open for business Wednesday and Saturday, 10 A.M. to 12 M., and 2 to 3 P.M.

## STATEMENT.

ASSETS.		LIABILITIES.	
Public funds as per Schedule, .	\$3,965 00	Deposits, . . . . .	\$25,849 38
Railroad bonds, . . . . .	8,089 75	Guaranty fund, . . . . .	55 00
Loans on real estate, . . . . .	11,160 00	Profit and loss, . . . . .	3 00
Loans on personal security, . . . . .	1,200 00		
Deposit in bank, not on interest, . . . . .	1,489 63		
Interest account, . . . . .	3 00		
	<hr/>		<hr/>
	\$25,907 38		\$25,907 38

Number of outstanding loans which are of an amount not exceeding

\$3,000 each, . . . . . 28

Aggregate amount of the same, . . . . . \$12,360 00

Cash on Déposit in Bank:—

Rockport National Bank, Rockport, . . . . . †\$1,489 63

Whole amount of interest or profits received or earned during year ending

Oct. 31, 1887, . . . . . \$571 70

Rate and amount of each semi-annual dividend for the year	} 2 per cent., {	205 29
ending Oct. 31, 1887, . . . . .		
	} 1½ per cent., {	271 18

Times for the dividends fixed by the by-laws: April 1 and October 1.

Number and amount of deposits (not including dividends) received

during the year ending Oct. 31, 1887, . . . . . 322 \$20,898 46

Number and amount of deposits of and exceeding \$300 at any one time

during the year ending Oct. 31, 1887, . . . . . 15 6,908 50

Number and amount of withdrawals (including dividends) during the

year ending Oct. 31, 1887, . . . . . 72 4,466 37

Number of accounts opened during the year ending Oct. 31, 1887, . . . . . 123

Number of accounts closed during the year ending Oct. 31, 1887, . . . . . 21

Amount of expenses of the corporation during the year ending Oct. 31, 1887, . . . . . 82 56

Amount of treasurer's bond, . . . . . 5,000 00

Date of examination by commissioner: September 1.

\* The President being absent from the State, could not sign the report.

† This amount has been reduced to 5 per cent. of deposits.

*Total amount of Loans with each specified Rate of Interest.*

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$2,000 00	5 per cent.	\$10,360 00	6 per cent.		

*Classification of Depositors' Accounts.*

	Number.	Amount.
Whole number, . . . . .	248	-
Of \$50 or less, . . . . .	136	\$2,083 58
Exceeding \$50 and not more than \$100, . . . . .	34	2,208 06
Exceeding \$100 and not more than \$200, . . . . .	34	4,726 61
Exceeding \$200 and not more than \$500, . . . . .	36	10,943 27
Exceeding \$500 and less than \$1,000, . . . . .	5	2,841 34
Of \$1,000 or more, . . . . .	3	3,046 52
To the credit of women, both adult and minor, . . . . .	110	12,913 33
To the credit of guardians, . . . . .	2	1,163 69
To the credit of religious and charitable associations, . . . . .	8	1,105 96
In trust, . . . . .	2	786 13

*Detailed Statement of Public Funds.*

	Par Value.	Estimated Market Value.	Amount Invested.
Town of Tilton, N. H., 6s, . . . . .	\$500	\$587 00	\$587 00
City of Keene, N. H., 4s, . . . . .	500	528 50	528 50
Town of Clinton, Mass., 4s, . . . . .	1,000	1,047 50	1,047 50
City of Waltham, Mass., 4s, . . . . .	1,000	1,047 50	1,047 50
of Gloucester, Mass., 6s, . . . . .	200	200 00	200 00
District of Columbia 6s, . . . . .	500	554 50	554 50
	\$3,700	\$3,965 00	\$3,965 00

*Railroad Bonds.*

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Maine R.R. 7s, . . . . .	\$2,000	\$2,375 00	\$2,375 00
Fitchburg R.R. 4s, . . . . .	2,000	2,083 50	2,083 50
Boston & Lowell R.R. 6s, . . . . .	1,000	1,165 00	1,165 00
Maine Central R.R. 7s, . . . . .	1,000	1,263 75	1,263 75
Maine Central R.R. 6s, . . . . .	1,000	1,202 50	1,202 50
	\$7,000	\$8,089 75	\$8,089 75



## COMMONWEALTH OF MASSACHUSETTS.

ESSEX, ss., Nov. 14, 1887.

Personally appeared Nath'l Richardson, Jr., Treasurer of the Granite Savings Bank, and made oath that the foregoing statement, by him subscribed, is a true and correct statement of all the resources and liabilities of said institution, and that the answers made by him to the foregoing interrogatories contain the whole truth in reference to the matters to which they relate, according to his best knowledge and belief.

Before me,

ZENO A. APPLETON, *Justice of the Peace.*

ESSEX, ss., Nov. 14, 1887.

Personally appeared Eben G. Abbott, J. L. Woodfall, H. H. Thurston, Wm. H. Colby and Geo. A. Lowe, being five or more of the trustees of said corporation, and severally made oath that they have made an examination of the affairs of the bank; that the books and records of said institution indicate the state of affairs as above attested by their treasurer; and that they believe said statement to be true.

Before me,

ZENO A. APPLETON, *Justice of the Peace.*

## GREAT BARRINGTON SAVINGS BANK—GREAT BARRINGTON.

Incorporated Feb. 3, 1869. Number of corporators, 50.

GEORGE CHURCH, *President*.CHAS. J. TAYLOR, *Treasurer*.MERRITT I. WHEELER, *Clerk*.

Names of committee charged with the investment of its funds :

A. C. COLLINS,

H. H. B. TURNER.

A. S. FASSETT,

CHAS. J. TAYLOR.

Open for business Tuesday, Thursday and Saturday, 9 A.M. to 12 M., and 1 to 3 P.M.

## STATEMENT.

ASSETS.		LIABILITIES.	
Public funds as per Schedule A,	\$11,000 00	Deposits, . . . . .	\$362,850 77
Bank stock as per Schedule B, .	49,576 92	Earnings undivided, .	9,257 37
Loan on bank stock, . . . . .	315 28	Guaranty fund, . . . . .	9,709 13
Railroad bonds, . . . . .	11,000 00		
Real estate (for banking purposes), . . . . .	13,000 00		
Real estate by foreclosure, . . . . .	619 45		
Loans on real estate, . . . . .	203,322 00		
Loans on personal security, . . . . .	49,406 69		
Deposits in banks, on interest, . . . . .	31,282 86		
Deposit in bank, not on interest, . . . . .	10,818 28		
Expense account, . . . . .	1,063 61		
Cash on hand, . . . . .	412 18		
	<u>\$381,817 27</u>		<u>\$381,817 27</u>

## Loan on Bank Stock :—

On 5 shares National Mahaiwe Bank, Great Barrington, . . . . .	\$315 28
Invested in real estate (for banking purposes), . . . . .	\$13,000 00
Estimated value of the same, . . . . .	13,000 00
Assessed value of the same, . . . . .	6,500 00
Net income received from same during year ending Oct. 31, 1887, . . . . .	563 75
Value (by books) of other real estate, held by foreclosure or otherwise, . . . . .	619 45
Assessed value of the same, . . . . .	500 00
Number of outstanding loans which are of an amount not exceeding \$3,000 each, . . . . .	192
Aggregate amount of the same, . . . . .	146,193 97
Amount of investments from which no income is received, . . . . .	1,247 61

## Cash on Deposit in Banks, amount in each :—

National Mahaiwe Bank, Great Barrington, . . . . .	\$10,818 28
National Bank of Redemption, Boston, . . . . .	14,567 15
Springfield Safe Deposit & Trust Company, . . . . .	16,715 71

Whole amount of interest or profits received or earned during year ending Oct. 31, 1887, . . . . .	\$18,923 49
Rate and amount of each semi-annual dividend for the year ending Oct. 31, 1887, . . . . .	2 per cent., { 6,460 21
	2 per cent., { 6,609 71
Times for the dividends fixed by the by-laws : January and July.	

Number and amount of deposits (not including dividends) received during the year ending Oct. 31, 1887, . . . . .	1,350	\$89,664 44
Number and amount of deposits of and exceeding \$300 at any one time during the year ending Oct. 31, 1887, . . . . .	60	27,083 89
Number and amount of withdrawals (including dividends) during the year ending Oct. 31, 1887, . . . . .	963	81,940 42
Number of accounts opened during the year ending Oct. 31, 1887, . . . . .	337	
Number of accounts closed during the year ending Oct. 31, 1887, . . . . .	245	
Amount of expenses of the corporation during the year ending Oct. 31, 1887, . . . . .		1,460 35
Amount of treasurer's bond, . . . . .		10,000 00
Date of examination by commissioner : October 14.		

*Total amount of Loans with each specified Rate of Interest, including Deposits in Banks on Interest.*

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$14,567 15 16,715 71	2½ per cent. 4 “	\$91,050 00	5 per cent.	\$161,993 97	6 per cent.

*Classification of Depositors' Accounts.*

	Number.	Amount.
Whole number, . . . . .	1,643	-
Of \$50 or less, . . . . .	586	\$11,639 97
Exceeding \$50 and not more than \$100, . . . . .	222	16,086 17
Exceeding \$100 and not more than \$200, . . . . .	248	33,825 85
Exceeding \$200 and not more than \$500, . . . . .	331	109,537 96
Exceeding \$500 and less than \$1,000, . . . . .	203	134,770 84
Of \$1,000 or more, . . . . .	53	56,989 98
To the credit of women, both adult and minor, . . . . .	871	183,656 14
To the credit of guardians, . . . . .	11	3,479 07
To the credit of religious and charitable associations, . . . . .	11	1,752 62
In trust, . . . . .	29	7,351 02

*Schedule A — Detailed Statement of Public Funds.*

	Par Value.	Estimated Market Value.	Amount Invested.
United States 4½s, . . . . .	\$1,000	\$1,085 00	\$1,000 00
City of Bridgeport, Ct., 3½s, . . . . .	10,000	10,000 00	10,000 00
	\$11,000	\$11,085 00	\$11,000 00

*Schedule B — Detailed Statement of Bank Stocks.*

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
40	N'l Mahaiwe B'k, Gt. Barrington,	\$4,000	\$5,200 00	\$5,000 00
48	Lee Nat'l Bank, Lee,	4,800	6,240 00	5,816 67
3	Pittsfield N'l Bank, Pittsfield,	300	480 00	405 00
10	First Nat'l Bank, Adams,	1,000	1,450 00	1,280 00
3	Housatonic Nat'l Bank, Stockbridge,	300	480 00	450 00
10	Faneuil Hall N'l Bank, Boston,	1,000	1,300 00	1,300 00
13	Suffolk Nat'l Bank, Boston,	1,300	1,404 00	1,300 00
59	N'l B'k of Redemption, Boston,	5,900	7,775 00	7,080 00
19	Hamilton Nat'l Bank, Boston,	1,900	2,280 00	2,227 75
10	Atlantic Nat'l Bank, Boston,	1,000	1,400 00	1,345 00
54	New England N'l B'k, Boston,	5,400	7,722 00	7,290 00
66	Shoe & Leather N'l B'k, Boston,	6,600	6,600 00	6,600 00
14	Nat'l Union Bank, Boston,	1,400	1,960 00	1,890 00
42	N'l B'k of No. America, Boston,	4,200	4,410 00	4,200 00
25	Merchants' Nat'l Bank, Boston,	2,500	3,450 00	3,392 50
		\$41,600	\$52,151 00	\$49,576 92

*Railroad Bonds.*

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Albany R.R. 7s,	\$5,000	\$5,600 00	\$5,000 00
Boston & Albany R.R. 6s,	1,000	1,130 00	1,000 00
Boston & Lowell R.R. 7s,	3,000	3,360 00	3,000 00
Boston & Providence R.R. 7s,	2,000	2,280 00	2,000 00
	\$11,000	\$12,370 00	\$11,000 00

## COMMONWEALTH OF MASSACHUSETTS.

BERKSHIRE, ss., Nov. 15, 1887.

Personally appeared Charles J. Taylor, Treasurer of the Great Barrington Savings Bank, and made oath that the foregoing statement, by him subscribed, is a true and correct statement of all the resources and liabilities of said institution, and that the answers made by him to the foregoing interrogatories contain the whole truth in reference to the matters to which they relate, according to his best knowledge and belief.

Before me,

A. C. COLLINS, *Justice of the Peace.*

BERKSHIRE, ss., Nov. 15, 1887.

Personally appeared Geo. Church, Charles J. Burget, M. I. Wheeler, R. Girling, Henry T. Robbins and A. S. Fassett, being five or more of the trustees of said corporation, and severally made oath that they have made an examination of the affairs of the bank; that the books and records of said institution indicate the state of affairs as above attested by their treasurer; and that they believe said statement to be true.

Before me,

A. C. COLLINS, *Justice of the Peace.*



GREENFIELD SAVINGS BANK — GREENFIELD.

Incorporated 1869. Number of corporators, 30.

NEWELL SNOW, *President.* ALBERT M. GLEASON, *Treasurer.*  
CHESTER C. CONANT, *Clerk.*

Names of committee charged with the investment of its funds :

LEVI J. GUNN, FRANCIS M. THOMPSON,  
WM. A. FORBES, A. M. GLEASON.  
ROB'T ABERCROMBIE,

Open for business every business day, 9 A.M. to 12.30 P.M., and 2 to 4 P.M.

STATEMENT.

ASSETS.		LIABILITIES.	
Public funds as per Schedule A,	\$188,500 00	Deposits, . . . . .	\$1,296,299 22
Loan on public funds, . . . . .	500 00	Earnings undivided, . . . . .	4,112 61
Bank stock as per Schedule B, . . . . .	117,900 00	Guaranty fund, . . . . .	30,000 00
Loans on bank stock, . . . . .	11,940 00		
Railroad bonds, . . . . .	20,500 00		
Loans on real estate, . . . . .	665,255 76		
Loans on personal security, . . . . .	205,849 13		
Loans to counties, cities or towns, (notes), . . . . .	17,100 00		
Deposits in banks, on interest, . . . . .	45,705 88		
Deposit in bank, not on interest, . . . . .	1,806 99		
Expense account, . . . . .	1,029 71		
Furniture and fixtures, . . . . .	2,000 00		
Premium account, . . . . .	51,210 00		
Unpaid interest, . . . . .	238 25		
Cash on hand, . . . . .	876 11		
	\$1,330,411 83		\$1,330,411 83

Loan on Public Funds : —  
On \$500 State of New Hampshire 6s, . . . . . \$500 00

Loans on Bank Stock, amount on each : —  
On 90 shares Conway National Bank, Conway, . . . . . \$7,600 00  
On 24 shares Packard National Bank, Greenfield, . . . . . 2,000 00  
On 18 shares First National Bank, Greenfield, . . . . . 200 00  
On 2 shares Franklin County National Bank, Greenfield, . . . . . 140 00  
On 10 shares Shelburne Falls National Bank, Shelburne Falls, . . . . . 500 00  
On 10 shares Adams National Bank, No. Adams, . . . . . 1,000 00  
On 5 shares First National Bank, Northampton, . . . . . 500 00

Number of outstanding loans which are of an amount not exceeding \$3,000 each, . . . . . 468  
Aggregate amount of the same, . . . . . \$340,773 28

Cash on Deposit in Banks, amount in each :—

Athol National Bank, Athol, . . . . .	\$15,000 00
Agawam National Bank, Springfield, . . . . .	7,000 00
Conway National Bank, Conway, . . . . .	6,366 86
Lancaster National Bank, Clinton, . . . . .	9,000 00
City National Bank, Holyoke, . . . . .	3,000 00
Packard National Bank, Greenfield, . . . . .	2,357 01
Peoples' National Bank, Brattleborough, Vt., . . . . .	1,135 66
National Bank of Commerce, Boston, . . . . .	1,806 99
International Trust Company, Boston, . . . . .	1,017 49
Springfield Safe Deposit and Trust Company, Springfield, . . . . .	828 86

Whole amount of interest or profits received or earned during year ending

Oct. 31, 1887, . . . . . \$62,033 06

Rate and amount of each semi-annual dividend for the year ending Oct. 31, 1887, . . . . .	2 per cent., {	23,992 06
	2 per cent., {	24,523 33

Times for the dividends fixed by the by-laws : January 1 and July 1.

Number and amount of deposits (not including dividends) received

during the year ending Oct. 31, 1887, . . . . . 2,266 \$228,923 33

Number and amount of deposits of and exceeding \$300 at any one time during the year ending Oct. 31, 1887, . . . . . 228 140,362 39

Number and amount of withdrawals (including dividends) during the year ending Oct. 31, 1887, . . . . . 1,809 217,533 82

Number of accounts opened during the year ending Oct. 31, 1887, . . . . . 543

Number of accounts closed during the year ending Oct. 31, 1887, . . . . . 361

Amount of expenses of the corporation during the year ending Oct. 31, 1887, . . . . . 3,205 63

Amount of treasurer's bond, . . . . . 25,000 00

Date of examination by commissioner : October 3.

*Total amount of Loans with each specified Rate of Interest, including Deposits in Banks on Interest.*

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$1,017 49	2½ per cent.	\$46,000 00	4½ per cent.	\$868,644 89	5 per cent.
5,688 39	3 “	25,000 00	4¾ “		

*Classification of Depositors' Accounts.*

	Number.	Amount.
Whole number, . . . . .	3,062	—
Of \$50 or less, . . . . .	858	\$14,883 47
Exceeding \$50 and not more than \$100, . . . . .	209	17,958 62
Exceeding \$100 and not more than \$200, . . . . .	343	48,905 96
Exceeding \$200 and not more than \$500, . . . . .	511	171,380 87
Exceeding \$500 and less than \$1,000, . . . . .	619	460,561 89
Of \$1,000 or more, . . . . .	522	582,608 41
To the credit of women, both adult and minor, . . . . .	1,372	536,887 99
To the credit of guardians, . . . . .	32	15,440 79
To the credit of religious and charitable associations, . . . . .	20	5,081 15
In trust, . . . . .	29	11,113 39

*Schedule A—Detailed Statement of Public Funds.*

	Par Value.	Estimated Market Value.	Amount Invested
City of Burlington, Vt., 5s, . . .	\$35,000	\$40,250 00	\$35,000 00
Town of Pittsfield, Mass., 4½s, . . .	65,000	66,625 00	65,000 00
City of Springfield, Mass., 7s, . . .	3,000	3,690 00	3,000 00
Town of Rutland, Vt., 4½s, . . .	40,000	41,600 00	40,000 00
City of Milwaukee, Wis., 7s, . . .	28,000	30,800 00	28,000 00
Town of West Rutland, Vt., 5s, . . .	17,500	17,675 00	17,500 00
	\$188,500	\$200,640 00	\$188,500 00

*Schedule B—Detailed Statement of Bank Stocks.*

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
52	N'l B'k of Redemption, Boston, . . .	\$5,200	\$6,617 00	\$5,200 00
48	Nat'l Revere Bank, Boston, . . .	4,800	6,000 00	4,800 00
13	N'l Hide & Leather B'k, Boston, . . .	1,300	1,488 50	1,300 00
6	Nat'l City Bank, Boston, . . .	600	649 50	600 00
18	Market Nat'l Bank, Boston, . . .	1,800	1,674 00	1,800 00
42	Eliot Nat'l Bank, Boston, . . .	4,200	5,418 00	4,200 00
38	Merchants' Nat'l Bank, Boston, . . .	3,800	5,320 00	3,800 00
35	Hamilton Nat'l Bank, Boston, . . .	3,500	4,287 50	3,500 00
10	Second Nat'l Bank, Boston, . . .	1,000	1,500 00	1,000 00
3	Washington N'l Bank, Boston, . . .	300	372 00	300 00
30	Metropolitan N'l Bank, Boston, . . .	3,000	3,435 00	3,000 00
50	Agawam N'l Bank, Springfield, . . .	5,000	6,750 00	5,000 00
3	Chicopee N'l Bank, Springfield, . . .	300	540 00	300 00
110	Third Nat'l Bank, Springfield, . . .	11,000	22,000 00	11,000 00
45	City Nat'l Bank, Springfield, . . .	4,500	5,850 00	4,500 00
70	First Nat'l Bank, Springfield, . . .	7,000	11,200 00	7,000 00
13	Second Nat'l Bank, Springfield, . . .	1,300	2,275 00	1,300 00
138	Holyoke Nat'l Bank, Holyoke, . . .	13,800	20,700 00	13,800 00
14	Hadley Falls N'l B'k, Holyoke, . . .	1,400	2,394 00	1,400 00
15	Crocker N'l B'k, Turner's Falls, . . .	1,500	2,025 00	1,500 00
133	Palmer Nat'l Bank, Palmer, . . .	13,300	17,290 00	13,300 00
12	First Nat'l Bank, Chicopee, . . .	1,200	1,800 00	1,200 00
50	First Nat'l Bank, Westfield, . . .	5,000	7,000 00	5,000 00
10	Berkshire N'l Bank, No. Adams, . . .	1,000	1,020 00	1,000 00
34	First Nat'l Bank, Greenfield, . . .	3,400	6,630 00	3,400 00
50	Orange Nat'l Bank, Orange, . . .	5,000	6,500 00	5,000 00
50	Conway Nat'l Bank, Conway, . . .	5,000	6,000 00	5,000 00
37	Athol Nat'l Bank, Athol, . . .	3,700	4,255 00	3,700 00
50	Winchester Nat'l Bank, Win- chester, N. H., . . .	5,000	5,550 00	5,000 00
		\$117,900	\$166,540 50	\$117,900 00

Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Eastern R.R. 6s, . . . . .	\$10,500	\$12,810 00	\$10,500 00*
Newport & Richford R.R. 5s, . . . . .	10,000	10,600 00	10,000 00*
	\$20,500	\$23,410 00	\$20,500 00

COMMONWEALTH OF MASSACHUSETTS.

FRANKLIN, ss., Nov. 12, 1887.

Personally appeared Albert M. Gleason, Treasurer of the Greenfield Savings Bank, and made oath that the foregoing statement, by him subscribed, is a true and correct statement of all the resources and liabilities of said institution, and that the answers made by him to the foregoing interrogatories contain the whole truth in reference to the matters to which they relate, according to his best knowledge and belief.

Before me, CHESTER C. CONANT, *Justice of the Peace.*

FRANKLIN, ss., Nov. 12, 1887.

Personally appeared Newell Snow, Levi J. Gunn, Robert Abercrombie, Francis M. Thompson and Wm. A. Forbes, being five or more of the trustees of said corporation, and severally made oath that they have made an examination of the affairs of the bank; that the books and records of said institution indicate the state of affairs as above attested by their treasurer; and that they believe said statement to be true.

Before me, CHESTER C. CONANT, *Justice of the Peace.*

\* These were legal investments when made.



## HAMPDEN SAVINGS BANK—SPRINGFIELD.

Incorporated 1852. Number of corporators, 45.

ELIPHALET TRASK, *President*.PETER S. BAILEY, *Treasurer*.PETER S. BAILEY, *Clerk*.

Names of committee charged with the investment of its funds :

F. S. BAILEY,

J. M. STEBBINS.

JOHN MULLIGAN,

Open for business every business day, 9 A.M. to 4 P.M.

## STATEMENT.

ASSETS.		LIABILITIES.	
Public funds as per Schedule A,	\$100,000 00	Deposits, . . . .	\$2,018,604 52
Loan on public funds, . . . .	20,000 00	Earnings undivided, . . . .	22,158 31
Bank stock as per Schedule B, . . . .	293,993 00	Guaranty fund, . . . .	48,700 00
Loans on bank stock, . . . .	40,950 00		
Loans on railroad stocks, . . . .	6,000 00		
Real estate by foreclosure, . . . .	114,107 25		
Loans on real estate, . . . .	1,009,780 00		
Loans on personal security, . . . .	350,019 04		
Loans to counties, cities or towns (notes), . . . .	12,000 00		
Deposits in banks, on interest, . . . .	122,000 00		
Deposit in bank, not on interest, . . . .	3,773 15		
Expense account, . . . .	907 15		
Taxes due from State on bank stock, . . . .	2,171 13		
Cash on hand, . . . .	13,762 11		
	<u>\$2,089,462 83</u>		<u>\$2,089,462 83</u>

## Loan on Public Funds :—

On \$20,000 United States 4½s, . . . . . \$20,000 00

## Loans on Bank Stock, amount on each :—

On 20 shares Agawam National Bank, Springfield, . . . . .	\$2,000 00
On 15 shares John Hancock National Bank, Springfield, . . . . .	500 00
On 2 shares Chapin National Bank, Springfield, . . . . .	
On 9 shares Chicopee National Bank, Springfield, . . . . .	1,600 00
On 5 shares Pynchon National Bank, Springfield, . . . . .	
On 25 shares Chapin National Bank, Springfield, . . . . .	
On 30 shares City National Bank, Springfield, . . . . .	5,300 00
On 6 shares Saybrook National Bank, Saybrook, Ct., . . . . .	500 00
On 50 shares Holyoke National Bank, Holyoke, . . . . .	5,000 00
On 55 shares Agawam National Bank, Springfield, . . . . .	
On 6 shares First National Bank, Springfield, . . . . .	6,000 00
On 5 shares Ware National Bank, Ware, . . . . .	150 00
On 25 shares Third National Bank, Springfield, . . . . .	2,500 00
On 15 shares Housatonic National Bank, Stockbridge, . . . . .	1,500 00
On 9 shares Chapin National Bank, Springfield, . . . . .	
On 2 shares Chicopee National Bank, Springfield, . . . . .	1,100 00

On 5 shares Hadley Falls National Bank, Holyoke, . . . . .	\$500 00
On 18 shares National Hide and Leather Bank, Boston, . . . . .	2,300 00
On 5 shares J. Hancock National Bank, Springfield, . . . . .	
On 15 shares City National Bank, Springfield, . . . . .	1,500 00
On 7 shares City National Bank, Springfield, . . . . .	700 00
On 15 shares Agawam National Bank, Springfield, . . . . .	1,200 00
On 20 shares Agawam National Bank, Springfield, . . . . .	1,800 00
On 5 shares Agawam National Bank, Springfield, . . . . .	1,000 00
On 5 shares J. Hancock National Bank, Springfield, . . . . .	
On 8 shares Agawam National Bank, Springfield, . . . . .	800 00
On 25 shares Chapin National Bank, Springfield, . . . . .	2,500 00
On 30 shares Union National Bank, Weymouth, . . . . .	2,500 00

Loans on Railroad Stocks, amount on each : —

On 27 shares Boston & Albany R.R., . . . . .	\$3,500 00
On 20 shares Connecticut River R.R., . . . . .	2,500 00

Value (by books) of other real estate, held by foreclosure or otherwise, . .	\$114,107 25
Assessed value of the same, . . . . .	87,200 00
Net income received from same during year ending Oct. 31, 1887, . . .	2,034 00
Number of outstanding loans which are of an amount not exceeding \$3,000 each, . . . . .	242
Aggregate amount of the same, . . . . .	337,585 00
Amount of investments from which no income is received, . . . . .	16,150 00

Cash on Deposit in Banks, amount in each : —

Agawam National Bank, Springfield, . . . . .	\$88,773 15
Chapin National Bank, Springfield, . . . . .	37,000 00

Whole amount of interest or profits received or earned during year ending Oct. 31, 1887, . . . . .	\$101,755 87
Rate and amount of each semi-annual dividend for the year ending Oct. 31, 1887, . . . . .	2 per cent., { 37,500 90 2 per cent., { 38,274 35
Times for the dividends fixed by the by-laws: February 15 and August 15.	
Number and amount of deposits (not including dividends) received during the year ending Oct. 31, 1887, . . . . .	3,745 \$387,687 36
Number and amount of deposits of and exceeding \$300 at any one time during the year ending Oct. 31, 1887, . . . . .	346 215,763 23
Number and amount of withdrawals (including dividends) during the year ending Oct. 31, 1887, . . . . .	2,671 379,942 95
Number of accounts opened during the year ending Oct. 31, 1887, . . .	867
Number of accounts closed during the year ending Oct. 31, 1887, . . .	678
Amount of expenses of the corporation during the year ending Oct. 31, 1887, . . . . .	6,450 00
Amount of treasurer's bond, . . . . .	10,000 0
Date of examination by commissioner: June 10.	

*Total amount of Loans with each specified Rate of Interest, including Deposits in Banks on Interest.*

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$102,000 00	4 per cent.	\$72,000 00	4½ per cent.	\$1,466,749 04	5 per cent.
20,000 00	4½ "				

*Classification of Depositors' Accounts.*

	Number.	Amount.
Whole number, . . . . .	4,095	-
Of \$50 or less, . . . . .	725	\$19,515 17
Exceeding \$50 and not more than \$100, . . . . .	370	30,977 15
Exceeding \$100 and not more than \$200, . . . . .	499	71,853 75
Exceeding \$200 and not more than \$500, . . . . .	793	260,070 75
Exceeding \$500 and less than \$1,000, . . . . .	807	570,977 75
Of \$1,000 or more, . . . . .	901	1,065,209 95
To the credit of women, both adult and minor, . . . . .	1,829	851,353 00
To the credit of guardians, . . . . .	35	23,979 00
To the credit of religious and charitable associations, . . . . .	19	7,340 00
In trust, . . . . .	108	81,568 00

*Schedule A—Detailed Statement of Public Funds.*

	Par Value.	Estimated Market Value.	Amount Invested.
United States 4s, . . . . .	\$100,000	\$126,750 00	\$100,000 00

*Schedule B—Detailed Statement of Bank Stocks.*

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
433	Agawam N'l B'k, Springfield,	\$43,300	\$56,290 00	\$47,700 00
230	Chapin N'l Bank, Springfield,	23,000	29,900 00	24,700 00
32	Chicopee N'l B'k, Springfield,	3,200	5,536 00	5,504 00
50	First Nat'l Bank, Springfield,	5,000	8,000 00	6,525 00
65	Pyncheon N'l Bank, Springfield,	6,500	11,375 00	10,985 00
74	Third Nat'l Bank, Springfield,	7,400	14,652 00	11,560 00
40	First Nat'l Bank, Chicopee, .	4,000	6,800 00	5,030 00
40	Hadley Falls N'l B'k, Holyoke,	4,000	6,800 00	4,732 00
20	Monson Nat'l Bank, Monson, .	2,000	3,000 00	2,200 00
75	Ware Nat'l Bank, Ware, .	7,500	9,375 00	10,050 00
150	Holyoke Nat'l Bank, Holyoke,	15,000	22,500 00	15,000 00
30	First N'l Bank, Northampton,	3,000	4,200 00	3,000 00
66	Hampshire Co. Nat'l Bank, Northampton, . . . . .	6,600	8,382 00	7,225 00
50	Franklin Co. N'l B'k, Green- field, . . . . .	5,000	5,000 00	5,250 00
50	First Nat'l Bank, Norwich, Ct.,	5,000	5,180 00	5,180 00
85	Thames N'l B'k, Norwich, Ct.,	8,500	12,325 00	12,285 00
50	Uncas N'l Bank, Norwich, Ct.,	2,500	3,000 00	2,900 00
50	Continental N'l Bank, Boston,	5,000	5,950 00	5,300 00
75	N'l Bank of Commerce, Boston,	7,500	9,150 00	10,865 00
50	Eliot Nat'l Bank, Boston, .	5,000	6,450 00	6,100 00

*Schedule B—Concluded.*

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
50	Freeman's Nat'l Bank, Boston,	\$5,000	\$4,700 00	\$5,900 00
28	First Nat'l Bank, Boston, .	2,800	6,188 00	2,800 00
75	N'l Hide & Leather B'k, Boston,	7,500	8,587 00	7,500 00
230	Merchants' Nat'l Bank, Boston,	23,000	32,430 00	27,210 00
50	N'l B'k of No. America, Boston,	5,000	5,250 00	5,700 00
50	N'l B'k of Redemption, Boston,	5,000	6,350 00	6,700 00
50	N'l B'k of the Republic, Boston,	5,000	7,000 00	6,300 00
75	Nat'l Revere Bank, Boston, .	7,500	9,375 00	7,500 00
63	Shawmut Nat'l Bank, Boston,	6,300	7,938 00	7,600 00
50	State Nat'l Bank, Boston, .	5,000	5,800 00	5,900 00
37	Suffolk Nat'l Bank, Boston, .	3,700	4,236 00	4,500 00
40	Nat'l Webster Bank, Boston, .	4,000	4,120 00	4,292 00
		\$248,800	\$335,839 00	\$293,993 00

## COMMONWEALTH OF MASSACHUSETTS.

HAMPDEN, SS., Nov. 14, 1887.

Personally appeared P. S. Bailey, Treasurer of the Hampden Savings Bank, and made oath that the foregoing statement, by him subscribed, is a true and correct statement of all the resources and liabilities of said institution, and that the answers made by him to the foregoing interrogatories contain the whole truth in reference to the matters to which they relate, according to his best knowledge and belief.

Before me,

H. S. HYDE, *Justice of the Peace.*

HAMPDEN, SS., Nov. 14, 1887.

Personally appeared E. Trask, H. S. Hyde, L. J. Powers, F. S. Bailey, T. M. Brown and A. J. Wright, being five or more of the trustees of said corporation, and severally made oath that they have made an examination of the affairs of the bank; that the books and records of said institution indicate the state of affairs as above attested by their treasurer; and that they believe said statement to be true.

Before me,

P. S. BAILEY, *Notary Public.*



HAMPSHIRE SAVINGS BANK — NORTHAMPTON.

Incorporated May 19, 1869. Number of corporators, 29.

JOSEPHUS CRAFTS, *President.*

LEWIS WARNER, *Treasurer.*

LEWIS WARNER, *Clerk.*

Names of committee charged with the investment of its funds :

JOSEPHUS CRAFTS,

J. H. DEMOND,

WM. H. DICKINSON,

ORMAN S. CLARK.

WEBSTER HERRICK,

Open for business every business day, 9 A.M. to 3 P.M.

STATEMENT.

ASSETS.		LIABILITIES.	
Bank stock as per Schedule, . . . . .	\$171,483 42	Deposits, . . . . .	\$774,775 36
Loans on bank stock, . . . . .	11,210 00	Earnings undivided, . . . . .	11,385 59
Railroad bonds, . . . . .	10,000 00	Guaranty fund, . . . . .	16,700 00
Real estate by foreclosure, . . . . .	2,830 00		
Loans on real estate, . . . . .	465,635 88		
Loans on personal security, . . . . .	31,637 50		
Loans to counties, cities or towns (notes), . . . . .	30,300 00		
Deposits in banks, on interest, . . . . .	70,450 00		
Expense account, . . . . .	2,498 60		
Cash on hand, . . . . .	6,815 55		
	\$802,860 95		\$802,860 95

Loans on Bank Stock, amount on each : —

On 12 shares Hamp-shire County National Bank, Northampton, . . . . .	\$1,160 00
On 24 shares First National Bank, Northampton, . . . . .	2,200 00
On 50 shares First National Bank, Easthampton, . . . . .	5,000 00
On 5 shares First National Bank, Greenfield, . . . . .	500 00
On 7 shares Franklin County National Bank, Greenfield, . . . . .	550 00
On 10 shares Conway National Bank, Conway, . . . . .	1,000 00
On 10 shares Home National Bank, Holyoke, . . . . .	800 00

Value (by books) of real estate, held by foreclosure or otherwise, . . . . .	\$2,830 00
Assessed value of the same, . . . . .	3,000 00
Net income received from same during year ending Oct. 31, 1887, . . . . .	248 10
Number of outstanding loans which are of an amount not exceeding \$3,000 each, . . . . .	286
Aggregate amount of the same, . . . . .	285,969 36

Cash on Deposit in Banks, amount in each : —

Hampshire County National Bank, Northampton, . . . . .	\$38,450 00
Northampton National Bank, Northampton, . . . . .	32,000 00

Whole amount of interest or profits received or earned during year ending

Oct. 31, 1887, . . . . .	\$35,756 61
Rate and amount of each semi-annual dividend for the year ending Oct. 31, 1887, . . . . .	2 per cent., { 14,347 60 2 per cent., { 14,680 33

Times for the dividends fixed by the by-laws: May 15 and November 15.

Number and amount of deposits (not including dividends) received

during the year ending Oct. 31, 1887, . . . . . 1,672 \$175,366 84

Number and amount of deposits of and exceeding \$300 at any one

time during the year ending Oct. 31, 1887, . . . . . 173 103,345 16

Number and amount of withdrawals (including dividends) during the

year ending Oct. 31, 1887, . . . . . 1,317 159,438 27

Number of accounts opened during the year ending Oct. 31, 1887, . 423

Number of accounts closed during the year ending Oct. 31, 1887, . 381

Amount of expenses of the corporation during the year ending Oct. 31, 1887, 2,498 60

Amount of treasurer's bond, . . . . . 10,000 00

Date of examination by commissioner: July 16.

*Total amount of Loans with each specified Rate of Interest, including  
Deposits in Banks on Interest.*

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$70,450 00	3½ per cent.	\$9,000 00	4½ per cent.	\$56,352 00	6 per cent.
20,000 00	4       “	453,431 38	5       “		

*Classification of Depositors' Accounts.*

	Number.	Amount.
Whole number, . . . . .	2,148	-
Of \$50 or less, . . . . .	585	\$11,060 22
Exceeding \$50 and not more than \$100, . . . . .	217	19,690 81
Exceeding \$100 and not more than \$200, . . . . .	278	40,129 40
Exceeding \$200 and not more than \$500, . . . . .	446	149,129 81
Exceeding \$500 and less than \$1,000, . . . . .	407	292,994 16
Of \$1,000 or more, . . . . .	215	261,770 96
To the credit of women, both adult and minor, . . . . .	961	307,256 00
To the credit of guardians, . . . . .	8	2,937 82
To the credit of religious and charitable associations, . . . . .	16	9,780 30
In trust, . . . . .	40	20,949 10

*Detailed Statement of Bank Stocks.*

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
220	Hampshire Co. Nat'l Bank, Northampton, . . . . .	\$22,000	\$27,500 00	\$22,000 00
83	Northampton N'l B'k, North- ampton, . . . . .	8,300	14,525 00	14,162 50
45	First N'l Bank, Northampton, . . . . .	4,500	6,075 00	6,028 00
100	First N'l Bank, Easthampton, . . . . .	10,000	14,500 00	12,450 00

*Detailed Statement of Bank Stocks—Concluded.*

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
34	John Hancock N'l B'k, Springfield,	\$3,400	\$4,080 00	\$3,898 00
5	Chicopee N'l B'k, Springfield,	500	850 00	800 00
20	Agawam N'l B'k, Springfield,	2,000	2,700 00	2,648 00
28	Mechanics' N'l B'k, Worcester,	2,800	3,780 00	3,749 00
12	Ware Nat'l Bank, Ware, .	1,200	1,560 00	1,624 00
13	Union Nat'l Bank, Weymouth,	1,300	1,625 00	1,592 50
34	First Nat'l Bank, Chicopee, .	3,400	5,100 00	5,175 00
10	Home Nat'l Bank, Holyoke, .	1,000	1,050 00	1,000 00
22	Blackstone N'l Bank, Boston,	2,200	2,465 00	3,247 50
100	North Nat'l Bank, Boston, .	10,000	13,500 00	12,661 00
33	Howard Nat'l Bank, Boston, .	3,300	3,729 00	3,695 00
35	Shawmut Nat'l Bank, Boston,	3,500	4,410 00	4,477 50
32	N'l Hide & Leather B'k, Boston,	3,200	3,712 00	3,797 00
15	N'l Bank of Commerce, Boston,	1,500	1,920 00	2,505 00
42	Tremont Nat'l Bank, Boston, .	4,200	4,284 00	5,386 00
35	Continental N'l Bank, Boston,	3,500	4,270 00	4,030 00
8	N'l B'k of the Republic, Boston,	800	1,104 00	1,032 00
10	N'l B'k of No. America, Boston,	1,000	1,155 00	1,147 50
35	Market Nat'l Bank, Boston, .	3,500	3,255 00	4,219 37
7	Mt. Vernon N'l Bank, Boston,	700	959 00	896 00
40	Nat'l Bank of the Common- wealth, Boston, . . . .	4,000	5,120 00	4,635 00
30	Merchants' Nat'l Bank, Boston,	3,000	4,200 00	4,260 00
9	Atlantic Nat'l Bank, Boston, .	900	1,106 00	1,221 75
33	Atlas Nat'l Bank, Boston, .	3,300	3,960 00	3,902 75
36	Eliot Nat'l Bank, Boston, .	3,600	4,788 00	4,640 00
7	Hamilton Nat'l Bank, Boston,	700	848 00	906 00
6	Massachusetts N'l B'k, Boston,	1,500	1,530 00	1,920 00
30	Suffolk Nat'l Bank, Boston, .	3,000	3,510 00	3,870 00
22	Nat'l Revere Bank, Boston, .	2,200	2,772 00	2,802 00
10	Shoe & Leather N'l B'k, Boston,	1,000	1,040 00	1,736 25
44	Globe Nat'l Bank, Boston, .	4,400	4,180 00	5,651 87
30	Third Nat'l Bank, Boston, .	3,000	3,060 00	3,600 93
50	Second Nat'l Bank, Boston,	5,000	7,750 00	7,900 00
12	Nat'l Eagle Bank, Boston, .	1,200	1,284 00	1,476 00
10	Manufacturers' N'l B'k, Boston,	1,000	1,000 00	1,040 00
		\$135,600	\$174,256 00	\$171,483 42

*Railroad Bonds.*

	Par Value.	Estimated Market Value.	Amount Invested.
Fitchburg R.R. 4s, . . . .	\$10,000	\$9,725 00	\$10,000 00

## COMMONWEALTH OF MASSACHUSETTS.

HAMPSHIRE, ss.

NORTHAMPTON, Nov. 14, 1887.

Personally appeared Lewis Warner, Treasurer of the Hampshire Savings Bank, and made oath that the foregoing statement, by him subscribed, is a true and correct statement of all the resources and liabilities of said institution, and that the answers made by him to the foregoing interrogatories contain the whole truth in reference to the matters to which they relate, according to his best knowledge and belief.

Before me,

E. A. EDWARDS, *Justice of the Peace.*

HAMPSHIRE, ss.

NORTHAMPTON, Nov. 14, 1887.

Personally appeared Josephus Crafts, W. H. Dickinson, Henry A. Kimball, H. P. Billings, Orman S. Clark and W. A. Nash, being five or more of the trustees of said corporation, and severally made oath that they have made an examination of the affairs of the bank; that the books and records of said institution indicate the state of affairs as above attested by their treasurer; and that they believe said statement to be true.

Before me,

E. A. EDWARDS, *Justice of the Peace.*



## HAVERHILL SAVINGS BANK—HAVERHILL.

Incorporated 1829. Number of corporators, 43.

GEO. A. KIMBALL, *President.*A. B. JAQUES, *Treasurer.*J. FRED. ADAMS, *Clerk.*

Names of committee charged with the investment of its funds:

GEO. A. KIMBALL, EBEN MITCHELL.

JAS. R. NICHOLS,

Open for business every business day, except Saturday, 9 A.M. to 12 M., 2 to 3.30 P.M.

On Saturday, 9 A.M. to 12 M.

## STATEMENT.

ASSETS.		LIABILITIES.	
Public funds as per Schedule A,	\$658,800 00	Deposits, . . . .	\$4,109,421 74
Loans on public funds, . . . .	124,000 00	Earnings undivided, . . . .	14,036 17
Bank stock as per Schedule B, . .	494,550 00	Guaranty fund, . . . .	132,100 00
Loans on bank stocks, . . . .	47,000 00		
Railroad bonds, . . . .	267,000 00		
Loans on railroad bonds, . . . .	62,000 00		
Loan on railroad stock, . . . .	11,125 00		
Railroad notes, . . . .	50,000 00		
Real estate by foreclosure, . . . .	5,431 65		
Loans on real estate, . . . .	901,975 00		
Loans on personal security, . . . .	1,437,535 00*		
Loans to counties, cities or towns (notes), . . . .	67,000 00		
Deposits in banks, on interest, . .	110,959 66		
Expense account, . . . .	28 00		
Cash on hand, . . . .	18,153 60		
	<u>\$4,255,557 91</u>		<u>\$4,255,557 91</u>

## Loans on Public Funds, amount on each:—

On \$16,000 United States bonds, . . . . .	\$14,000 00
On \$40,000 City of Dover, N. H., bonds, . . . . .	40,000 00
On \$10,000 Town of Holbrook, Mass., bonds, . . . . .	10,000 00
On \$10,000 Town of Arlington, Mass., bonds, . . . . .	10,000 00
On \$20,000 City of Charlestown, Mass., bonds, . . . . .	20,000 00
On \$29,000 City of Lynn, Mass., bonds, . . . . .	25,000 00
On \$3,000 State of Maine bonds, . . . . .	3,000 00
On \$2,000 State of New Hampshire bonds, . . . . .	2,000 00

## Loans on Bank Stocks, amount on each:—

On 316 shares Essex National Bank, Haverhill, . . . . .	\$29,800 00
On 82 shares Haverhill National Bank, Haverhill, . . . . .	2,000 00
On 12 shares First National Bank, Merrimac, . . . . .	1,200 00
On 162 shares Cocheco National Bank, Dover, N. H., . . . . .	14,000 00

## Loans on Railroad Bonds, amount on each:—

On \$40,000 Worcester, Nashua & Rochester R.R., . . . . .	\$27,000 00
On \$30,000 Maine Central R.R., . . . . .	*25,000 00
On \$5,000 Boston & Maine and \$3,000 Boston & Lowell R.R., . . . . .	5,000 00
On \$5,000 Old Colony R.R., . . . . .	*5,000 00

\* These loans have been reduced within the legal limit.

Loan on Railroad Stock :—

On 123 shares Boston & Lowell R.R., . . . . .	\$11,125 00
Value (by books) of real estate, held by foreclosure or otherwise, . . . . .	\$5,431 65
Assessed value of the same, . . . . .	4,100 00
Net income received from same during year ending Oct. 31, 1887, . . . . .	196 48
Number of outstanding loans which are of an amount not exceeding \$3,000 each, . . . . .	430
Aggregate amount of the same, . . . . .	546,525 00

Cash on Deposit in Banks, amount in each :—

Merrimack National Bank, Haverhill, . . . . .	\$10,000 00
Second National Bank, Haverhill, . . . . .	25,000 00
Haverhill National Bank, Haverhill, . . . . .	41,361 42
National Bank of Redemption, Boston, . . . . .	34,598 24

Whole amount of interest or profits received or earned during year ending Oct. 31, 1887, . . . . .	\$204,287 59
Rate and amount of each semi-annual dividend for the year ending Oct. 31, 1887, . . . . .	<div> <div>2 per cent., { 78,993 49</div> <div>2½ per cent., { 98,545 65</div> </div>
Times for the dividends fixed by the by-laws: third Wednesday in April and October.	
Number and amount of deposits (not including dividends) received during the year ending Oct. 31, 1887, . . . . .	8,415 \$471,070 00
Number and amount of deposits of and exceeding \$300 at any one time during the year ending Oct. 31, 1887, . . . . .	314 146,423 00
Number and amount of withdrawals (including dividends) during the year ending Oct. 31, 1887, . . . . .	7,637 660,543 58
Number of accounts opened during the year ending Oct. 31, 1887, . . . . .	1,507
Number of accounts closed during the year ending Oct. 31, 1887, . . . . .	1,421
Amount of expenses of the corporation during the year ending Oct. 31, 1887, . . . . .	6,936 80
Amount of treasurer's bond, . . . . .	20,000 00
Date of examination by commissioner: October 13.	

Total amount of Loans with each specified Rate of Interest, including Deposits in Banks on Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$41,361 42	2½ per cent.	\$29,000 00	4¼ per cent.	\$957,700 00	5 per cent.
34,598 24	3 “	430,000 00	4½ “	245,525 00	5½ “
25,000 00	3½ “	340,000 00	4¾ “	25,000 00	5¾ “
70,000 00	4 “	25,000 00	4⅞ “	588,410 00	6 “

Classification of Depositors' Accounts.

	Number.	Amount.
Whole number, . . . . .	12,075	—
Of \$50 or less, . . . . .	3,624	\$65,615 78
Exceeding \$50 and not more than \$100, . . . . .	1,358	95,351 65
Exceeding \$100 and not more than \$200, . . . . .	1,572	219,117 92
Exceeding \$200 and not more than \$500, . . . . .	2,204	729,075 60
Exceeding \$500 and less than \$1,000, . . . . .	1,993	1,293,461 88
Of \$1,000 or more, . . . . .	1,324	1,706,798 91
To the credit of women, both adult and minor, . . . . .	6,703	2,289,140 45
To the credit of guardians, . . . . .	70	36,478 58
To the credit of religious and charitable associations, . . . . .	116	85,525 02
In trust, . . . . .	571	250,328 30

*Schedule A — Detailed Statement of Public Funds.*

	Par Value.	Estimated Market Value.	Amount Invested.
United States 4s, . . . . .	\$115,000	\$125,445 83	\$115,000 00
United States 4½s, . . . . .	50,000	63,750 00	50,000 00
City of Haverhill, Mass., 3½s, . . . . .	30,000	29,212 50	30,000 00
of Haverhill, Mass., 5s, . . . . .	28,000	29,251 67	28,000 00
of Haverhill, Mass., 6s, . . . . .	10,000	10,150 00	10,000 00
of Boston, Mass., 4s, . . . . .	25,000	25,333 33	25,000 00
of Lynn, Mass., 5s, . . . . .	5,000	5,683 33	5,000 00
of Lynn, Mass., 6s, . . . . .	10,000	11,450 00	10,000 00
of Cambridge, Mass., 6s, . . . . .	35,000	35,175 00	35,000 00
of Lawrence, Mass., 6s, . . . . .	28,000	29,620 00	28,000 00
of Charlestown, Mass., 6s, . . . . .	10,000	10,050 00	10,000 00
of Fall River, Mass., 5s, . . . . .	40,000	45,100 00	40,000 00
of Fall River, Mass., 6s, . . . . .	10,000	11,540 00	10,000 00
of Portsmouth, N. H., 6s, . . . . .	51,500	57,650 00	51,500 00*
of Dover, N. H., 6s, . . . . .	46,300	50,927 00	46,300 00
of Nashua, N. H., 6s, . . . . .	35,000	36,925 00	35,000 00
of Cleveland, Ohio, 5s, . . . . .	38,000	40,325 00	38,000 00
of Dayton, Ohio, 4s, . . . . .	25,000	25,000 00	25,000 00
of Pawtucket, R. I., 4s, . . . . .	25,000	25,333 33	25,000 00
Town of Brookline, Mass., 6s, . . . . .	22,000	24,860 00	22,000 00
of Winthrop, Mass., 7s, . . . . .	20,000	22,300 00	20,000 00
	\$658,800	\$715,081 99	\$658,800 00

*Schedule B — Detailed Statement of Bank Stocks.*

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
32	Andover Nat'l Bank, Andover,	\$3,200	\$4,232 00	\$3,200 00
50	Bay State N'l Bank, Lawrence,	3,750	6,600 00	3,750 00
100	First Nat'l Bank, Malden, . . . . .	10,000	13,000 00	10,000 00
100	Nat'l Bank of Methuen, . . . . .	10,000	11,500 00	10,000 00
130	First Nat'l Bank, Haverhill, . . . . .	13,000	19,500 00	13,000 00
375	Haverhill N'l Bank, Haverhill,	37,500	60,000 00	37,500 00
300	Merrimack N'l B'k, Haverhill,	30,000	51,000 00	30,000 00
200	Atlas Nat'l Bank, Boston, . . . . .	20,000	23,075 00	20,000 00
200	Blackstone N'l Bank, Boston,	20,000	21,300 00	20,000 00
267	Boston Nat'l Bank, Boston, . . . . .	26,700	31,773 00	26,700 00
50	Central Nat'l Bank, Boston, . . . . .	5,000	6,500 00	5,000 00
150	Nat'l City Bank, Boston, . . . . .	15,000	15,937 50	15,000 00
50	Columbian Nat'l Bank, Boston,	5,000	6,350 00	5,000 00
100	Continental Nat'l B'k, Boston,	10,000	11,950 00	10,000 00
100	Nat'l Eagle Bank, Boston, . . . . .	10,000	10,000 00	10,000 00
50	Eliot Nat'l Bank, Boston, . . . . .	5,000	6,450 00	5,000 00
50	Everett Nat'l Bank, Boston, . . . . .	5,000	4,850 00	5,000 00
150	Nat'l Exchange Bank, Boston,	15,000	18,993 75	15,000 00

\* This was a legal investment when made.



*Schedule B — Concluded.*

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
100	Faneuil Hall N'l Bank, Boston,	\$10,000	\$13,925 00	\$10,000 00
50	First Nat'l Bank, Boston, .	5,000	11,087 50	5,000 00
125	Fourth Nat'l Bank, Boston, .	12,500	14,125 00	12,500 00
100	Globe Nat'l Bank, Boston, .	10,000	9,212 50	10,000 00
75	Hamilton Nat'l Bank, Boston,	7,500	9,187 50	7,500 00
200	N'l Hide & Leather B'k, Boston,	20,000	22,900 00	20,000 00
150	Howard Nat'l Bank, Boston, .	15,000	16,162 50	15,000 00
100	Manufacturers' N'l B'k, Boston,	10,000	9,450 00	10,000 00
50	Merchants' N'l Bank, Boston, .	5,000	7,075 00	5,000 00
150	North Nat'l Bank, Boston, .	15,000	19,650 00	15,000 00
267	N'l B'k of No. America, Boston,	26,700	27,968 25	26,700 00
254	N'l B'k of Redemption, Boston,	25,400	32,321 50	25,400 00
225	N'l B'k of the Republic, Boston,	22,500	31,500 00	22,500 00
150	Shawmut Nat'l Bank, Boston, .	15,000	18,787 50	15,000 00
75	Shoe & Leather N'l B'k, Boston,	7,500	7,575 00	7,500 00
50	State Nat'l Bank, Boston, .	5,000	5,812 50	5,000 00
150	Suffolk Nat'l Bank, Boston, .	15,000	17,137 50	15,000 00
100	Third Nat'l Bank, Boston, .	10,000	10,025 00	10,000 00
83	Traders' Nat'l Bank, Boston, .	8,300	7,822 75	8,300 00
50	Nat'l Webster Bank, Boston, .	5,000	5,131 25	5,000 00
		\$494,550	\$619,867 50	\$494,550 00

*Railroad Bonds.*

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Maine R.R. 7s. . . . .	\$75,000	\$88,750 00	\$75,000 00
Old Colony & Newport R.R. 6s, .	15,000	17,050 00	15,000 00
Old Colony & Newport R.R. 7s, .	5,000	5,858 33	5,000 00
Fitchburg R.R. 4s, . . . . .	50,000	48,750 00	50,000 00
Fitchburg R.R. 4½s, . . . . .	50,000	50,375 00	50,000 00
Leeds & Farmington R.R. 6s, . .	38,000	42,940 00	38,000 00
Maine Central R.R. 6s, . . . . .	10,000	12,633 33	10,000 00
Portland and Kennebec R.R. 6s, .	10,000	11,050 00	10,000 00
Androscoggin & Kennebec R.R. 6s,	8,000	8,397 50	8,000 00
West Amesbury Branch R.R. 7s, .	6,000	6,860 00	6,000 00*
		\$267,000	\$292,664 16
			\$267,000 00

## COMMONWEALTH OF MASSACHUSETTS.

ESSEX, ss.

HAVERHILL, Nov. 29, 1887.

I Personally appeared A. B. Jaques, Treasurer of the Haverhill Savings Bank, and made oath that the foregoing statement, by him subscribed, is a true and correct statement of all the resources and liabilities of said institution, and that the answers made by him to the foregoing interrogatories contain the whole truth in reference to the matters to which they relate, according to his best knowledge and belief.

Before me,

WALTER S. GOODELL, *Justice of the Peace.*

\* This was a legal investment when made



## COMMONWEALTH OF MASSACHUSETTS.

ESSEX, ss.

HAVERHILL, Nov. 29, 1887.

Personally appeared Geo. A. Kimball, Eben Mitchell, J. H. Farnsworth, James E. Gale and Leverett Kimball, being five or more of the trustees of said corporation, and severally made oath that they have made an examination of the affairs of the bank; that the books and records of said institution indicate the state of affairs as above attested by their treasurer; and that they believe said statement to be true.

Before me,

WALTER S. GOODELL, *Justice of the Peace.*

## HAYDENVILLE SAVINGS BANK — HAYDENVILLE.

Incorporated March 17, 1869. Number of corporators, 80.

ELNATHAN GRAVES, *President.*B. S. JOHNSON, *Treasurer.*HENRY C. SMITH, *Clerk.*

Names of committee charged with the investment of its funds :

F. M. CARTER,	BYRON LOOMIS,
GEORGE MARKS,	F. S. WARNER.
C. D. WAITE,	

Open for business every business day, 10 A.M. to 12 M., and 2 to 4 P.M.

## STATEMENT.

ASSETS.		LIABILITIES.	
Public funds as per Schedule A,	\$22,329 55	Deposits, . . . . .	\$245,504 16
Bank stock as per Schedule B, .	36,333 30	Earnings undivided,	4,041 57
Loan on bank stock, . . . . .	400 00	Guaranty fund, . . . . .	5,960 81
Railroad bonds, . . . . .	5,737 50		
Real estate by foreclosure, . . .	2,937 87		
Loans on real estate, . . . . .	121,035 16		
Loans on personal security, . . .	43,045 07		
Loans to counties, cities or towns			
(notes), . . . . .	11,285 00		
Deposits in banks, on interest, .	6,722 92		
Deposit in bank, not on interest,	233 50		
Expense account, . . . . .	321 20		
Cash on hand, . . . . .	125 47		
	\$255,506 54		\$255,506 54

## Loan on Bank Stock :—

On 5 shares First National Bank, Easthampton, . . . . . \$400 00

Value (by books) of real estate, held by foreclosure or otherwise, . . . \$2,937 87

Assessed value of the same, . . . . . 1,660 00

Net income received from same during year ending Oct. 31, 1887, . . . 85 00

Number of outstanding loans which are of an amount not exceeding \$3,000 each, . . . . . 348

Aggregate amount of the same, . . . . . 169,065 23

Amount of investments from which no income is received, . . . . . 3,055 81

## Cash on Deposit in Banks, amount in each :—

Home National Bank, Holyoke, . . . . . \$5,000 00

Hampshire County National Bank, Northampton, . . . . . 761 83

First National Bank, Northampton, . . . . . 233 50

Conway National Bank, Conway, . . . . . 961 09

Whole amount of interest or profits received or earned during the year ending Oct. 31, 1887, . . . . . \$13,204 12

Rate and amount of each semi-annual dividend for the year	} 2 per cent., {	4,921 96
ending Oct. 31, 1887, . . . . .		
	} 2½ per cent., {	5,491 37

Times for the dividends fixed by the by-laws : second Tuesday in January and July.

Average annual per cent. of dividends for term ending at time of and including last extra dividend : 6 5-12.

Date of the last extra dividend : January 9, 1877.

Number and amount of deposits (not including dividends) received during the year ending Oct. 31, 1887, . . . . . 680 \$47,958 65

Number and amount of deposits of and exceeding \$300 at any one time during the year ending Oct. 31, 1887, . . . . . 48 22,500 26

Number and amount of withdrawals (including dividends) during the year ending Oct. 31, 1887, . . . . . 572 59,669 32

Number of accounts opened during the year ending Oct. 31, 1887, . 130

Number of accounts closed during the year ending Oct. 31, 1887, . 148

Amount of expenses of the corporation during the year ending Oct. 31, 1887, 1,300 69

Amount of treasurer's bond, . . . . . 20,000 00

Date of examination by commissioner : February 9.

Total amount of Loans with each specified Rate of Interest, including Deposits in Banks on Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$1,722 92	3½ per cent.	\$1,460 00	4¾ per cent.	\$5,000 00	5½ per cent.
5,000 00	4½ “	11,925 00	5 “	162,380 23	6 “

Classification of Depositors' Accounts.

	Number.	Amount.
Whole number, . . . . .	891	-
Of \$50 or less, . . . . .	324	\$4,461 59
Exceeding \$50 and not more than \$100, . . . . .	96	5,442 90
Exceeding \$100 and not more than \$200, . . . . .	115	15,581 98
Exceeding \$200 and not more than \$500, . . . . .	171	57,252 33
Exceeding \$500 and less than \$1,000, . . . . .	108	65,048 92
Of \$1,000 or more, . . . . .	77	97,716 44
To the credit of women, both adult and minor, . . . . .	368	84,394 30
To the credit of guardians, . . . . .	18	5 335 06
To the credit of religious and charitable associations, . . . . .	1	2,004 71
In trust, . . . . .	47	27,026 98

Schedule A—Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Holyoke, Mass., 7s, . . . . .	\$15,000	\$17,500 00	\$17,329 55
of Charlestown, Mass., 6s, . . . . .	5,000	5,400 00	5,000 00
	\$20,000	\$22,900 00	\$22,329 55

*Schedule B — Detailed Statement of Bank Stocks.*

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
59	Conway Nat'l Bank, Conway,	\$5,900	\$7,375 00	\$6,607 80
23	Hampshire Co. Nat'l Bank, Northampton, . . . . .	2,300	2,875 00	2,845 00
43	First N'l Bank, Easthampton,	4,300	6,450 00	5,290 00
58	Southington N'l Bank, South- ington, Ct., . . . . .	5,800	6,264 00	5,935 00
10	Chicopee N'l B'k, Springfield,	1,000	1,750 00	1,700 00
50	Home Nat'l Bank, Holyoke, .	5,000	5,350 00	5,000 00
11	First N'l Bank, Northampton,	1,100	1,485 00	1,435 50
50	First Nat'l Bank, Amherst, .	5,000	7,600 00	7,520 00
		\$30,400	\$39,149 00	\$36,333 30

*Railroad Bonds.*

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Albany R.R. 7s, . . .	\$5,000	\$5,750 00	\$5,737 50

## COMMONWEALTH OF MASSACHUSETTS.

HAMPSHIRE, ss., Nov. 12, 1887.

Personally appeared B. S. Johnson, Treasurer of the Haydenville Savings Bank, and made oath that the foregoing statement, by him subscribed, is a true and correct statement of all the resources and liabilities of said institution, and that the answers made by him to the foregoing interrogatories contain the whole truth in reference to the matters to which they relate, according to his best knowledge and belief.

Before me,

THOS. M. CARTER, *Justice of the Peace.*

HAMPSHIRE, ss., Nov. 12, 1887.

Personally appeared Byron Loomis, H. C. Smith, C. D. Waite, Geo. Marks, C. S. Wheeler and Elnathan Graves, being five or more of the trustees of said corporation, and severally made oath that they have made an examination of the affairs of the bank; that the books and records of said institution indicate the state of affairs as above attested by their treasurer; and that they believe said statement to be true.

Before me,

THOS. M. CARTER, *Justice of the Peace.*



## HINGHAM INSTITUTION FOR SAVINGS — HINGHAM.

Incorporated April 2, 1834. Number of corporators, 59.

DANIEL BASSETT, *President*.HENRY C. HARDING, *Treasurer*.HENRY C. HARDING, *Clerk*.

Names of committee charged with the investment of its funds:

DANIEL BASSETT, .

ELIJAH SHUTE,

JOSEPH SPRAGUE,

EDMUND HERSEY, 2d.

Open for business every business day, 8 A.M. to 12 M., 1.30 to 4 P.M.

## STATEMENT.

ASSETS.		LIABILITIES.	
Public funds as per Schedule A,	\$75,000 00	Deposits, . . . . .	\$1,910,275 57
Loans on public funds, . . . . .	33,500 00	Earnings undivided, . . . . .	25,643 83
Bank stock as per Schedule B, . . . . .	148,417 00	Guaranty fund, . . . . .	48,650 00
Loan on bank stock, . . . . .	500 00	Suspense account, . . . . .	243 39
Railroad bonds, . . . . .	45,000 00		
Real estate (for banking purposes), . . . . .	3,000 00		
Real estate by foreclosure, . . . . .	10,135 13		
Loans on real estate, . . . . .	923,295 00		
Loans on personal security, . . . . .	616,168 78		
Loans to counties, cities or towns (notes), . . . . .	73,000 00		
Deposit in bank, on interest, . . . . .	21,477 95		
Deposits in banks, not on interest, . . . . .	6,574 51		
Expense account, . . . . .	2,395 45		
Lawrence Duck Co., . . . . .	25,000 00*		
Boston & Provincetown S.S. Co., . . . . .	300 00*		
Cash on hand, . . . . .	718 97		
	<u>\$1,984,812 79</u>		<u>\$1,984,812 79</u>

## Loans on Public Funds, amount on each:—

On \$1,000 United States 4s, . . . . .	\$1,000 00
On \$1,000 United States 4s and \$2,000 United States $4\frac{1}{2}$ s, . . . . .	2,500 00
On \$15,000 City of Springfield, Mass., 7s, . . . . .	15,000 00
On \$10,000 City of Portsmouth, N. H., 6s and \$5,000 City of Fall River, Mass., 6s,† . . . . .	15,000 00

## Loan on Bank Stock:—

On 4 shares Massachusetts National Bank, Boston, . . . . .	\$500 00
Invested in real estate (for banking purposes), . . . . .	\$3,000 00
Estimated value of the same, . . . . .	3,000 00
Assessed value of the same, . . . . .	2,500 00
Value (by books) of other real estate, held by foreclosure or otherwise, . . . . .	10,435 13
Assessed value of the same, . . . . .	11,870 00
Net income received during year ending Oct. 31, 1887, . . . . .	438 37

\* To secure indebtedness.

† The bonds of City of Portsmouth have been changed and the loan is now legal.

Number of outstanding loans which are of an amount not exceeding \$3,000 each, . . . . . 295

Aggregate amount of the same, . . . . . \$267,360 00

Amount of investments from which no income is received, . . . . . 25,483 78

Cash on Deposit in Banks, amount in each :—

Hingham National Bank, Hingham, . . . . . \$1,261 50

National Webster Bank, Boston, . . . . . 5,313 01

Shoe & Leather National Bank, Boston, . . . . . 21,477 95

Whole amount of interest or profits received or earned during year ending

Oct. 31, 1887, . . . . . \$96,188 59

Rate and amount of each semi-annual dividend for the year } 2 per cent., { 36,979 34  
ending Oct. 31, 1887, . . . . . } 2 per cent., { 37,205 89

Times for the dividends fixed by the by-laws: first Tuesday in January and July.

Average annual per cent. of dividends for term ending at time of and including last extra dividend: 4 6-10.

Date of the last extra dividend: January, 1883.

Number and amount of deposits (not including dividends) received

during the year ending Oct. 31, 1887, . . . . . 1,739 \$166,104 21

Number and amount of deposits of and exceeding \$300 at any one time during the year ending Oct. 31, 1887, . . . . . 152 84,289 32

Number and amount of withdrawals (including dividends) during the year ending Oct. 31, 1887, . . . . . 1,727 212,343 03

Number of accounts opened during the year ending Oct. 31, 1887, . . 368

Number of accounts closed during the year ending Oct. 31, 1887, . . 281

Amount of expenses of the corporation during the year ending Oct. 31, 1887, . . . . . 3,573 88

Amount of treasurer's bond, . . . . . 20,000 00

Date of examination by commissioner: May 9.

*Total amount of Loans with each specified Rate of Interest, including Deposits in Banks on Interest.*

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$21,477 95	2½ per cent.	\$25,000 00	4½ per cent.	\$260,013 00	6 per cent.
60,843 78	4 "	582,722 00	5 "	30,000 00	6½ "
31,000 00	4¼ "	218,650 00	5½ "	31,955 00	7 "
278,100 00	4½ "	25,000 00	5¾ "	3,150 00	7¾ "
100,000 00	4¾ "				

*Classification of Depositors' Accounts.*

	Number.	Amount.
Whole number, . . . . .	4,125	—
Of \$50 or less, . . . . .	854	\$17,355 67
Exceeding \$50 and not more than \$100, . . . . .	420	30,963 44
Exceeding \$100 and not more than \$200, . . . . .	499	70 638 40
Exceeding \$ 00 and not more than \$500, . . . . .	792	263 669 90
Exceeding \$500 and less than \$1,000, . . . . .	781	553,383 43
Of \$1,000 or more, . . . . .	779	972,241 68
To the credit of women, both adult and minor, . . . . .	2,098	906,947 26
To the credit of guardians, . . . . .	25	8,333 24
To the credit of religious and charitable associations, . . . . .	78	61,338 20
In trust, . . . . .	657	219,115 46

*Schedule A — Detailed Statement of Public Funds.*

	Par Value.	Estimated Market Value.	Amount Invested.
City of Boston, Mass., 4s, . . . . .	\$50,000	\$50,500 00	\$50,000 00
City of Des Moines, Iowa, 4½s, . . . . .	25,000	25,000 00	25,000 00
	\$75,000	\$75,500 00	\$75,000 00

*Schedule B — Detailed Statement of Bank Stocks.*

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
178	Hingham N'l Bank, Hingham, . . . . .	\$12,460	\$13,350 00	\$12,460 00
7	Abington N'l Bank, Abington, . . . . .	700	840 00	687 00
20	Brockton N'l Bank, Brockton, . . . . .	2,000	2,240 00	2,000 00
16	Old Colony N'l B'k, Plymouth, . . . . .	1,600	2,400 00	1,600 00
28	Union Nat'l Bank, Weymouth, . . . . .	2,800	2,260 00	2,800 00
30	First Nat'l Bank, Chelsea, . . . . .	3,000	3,990 00	3,000 00
38	Atlantic Nat'l Bank, Boston, . . . . .	3,800	5,063 00	3,800 00
75	Atlas Nat'l Bank, Boston, . . . . .	7,500	8,662 50	7,500 00
54	Nat'l City Bank, Boston, . . . . .	5,400	5,737 50	5,400 00
82	N'l Bank of Commerce, Boston, . . . . .	8,200	9,840 00	8,200 00
100	Nat'l Eagle Bank, Boston, . . . . .	10,000	10,000 00	10,000 00
50	First Nat'l Bank, Boston, . . . . .	5,000	11,087 50	5,000 00
46	Globe Nat'l Bank, Boston, . . . . .	4,600	4,237 75	4,600 00
42	Hamilton Nat'l Bank, Boston, . . . . .	4,200	5,145 00	4,200 00
36	Market Nat'l Bank, Boston, . . . . .	3,600	3,303 00	3,600 00
8	Massachusetts N'l B'k, Boston, . . . . .	2,000	2,050 00	2,000 00
75	Merchants' Nat'l Bank, Boston, . . . . .	7,500	10,500 00	7,500 00
20	New England N'l B'k, Boston, . . . . .	2,000	2,920 00	2,000 00
80	N'l B'k of No. America, Boston, . . . . .	8,000	8,380 00	8,000 00
75	N'l B'k of the Republic, Boston, . . . . .	7,500	10,500 00	7,500 00
112	Nat'l Revere Bank, Boston, . . . . .	11,200	14,000 00	11,200 00
82	Shoe & Leather N'l B'k, Boston, . . . . .	8,200	8,282 00	8,200 00
26	State Nat'l Bank, Boston, . . . . .	2,600	3,016 00	2,600 00
36	Suffolk Nat'l Bank, Boston, . . . . .	3,600	4,122 00	3,600 00
100	Tremont Nat'l Bank, Boston, . . . . .	10,000	10,050 00	10,000 00
50	Nat'l Union Bank, Boston, . . . . .	5,000	7,225 00	5,000 00
60	Nat'l Webster Bank, Boston, . . . . .	6,000	6,150 00	6,000 00
		\$148,460	\$175,351 25	\$148,447 00

*Railroad Bonds.*

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Albany R.R. 7s, . . .	\$10,000	\$11,050 00	\$10,000 00
Boston & Lowell R.R. 7s, . . .	10,000	11,050 00	10,000 00
Boston & Maine R.R. 7s, . . .	10,000	11,500 00	10,000 00
Old Colony R.R. 7s, . . .	10,000	11,200 00	10,000 00
Eastern R.R. 6s, . . .	5,000	6,000 00	5,000 00*
	\$45,000	\$50,800 00	\$45,000 00

COMMONWEALTH OF MASSACHUSETTS.

PLYMOUTH, ss., Nov. 15, 1887.

Personally appeared Henry C. Harding, Treasurer of the Hingham Institution for Savings, and made oath that the foregoing statement, by him subscribed, is a true and correct statement of all the resources and liabilities of said institution, and that the answers made by him to the foregoing interrogatories contain the whole truth in reference to the matters to which they relate, according to his best knowledge and belief.

Before me, SIDNEY SPRAGUE, *Justice of the Peace.*

PLYMOUTH, ss., Nov. 15, 1887.

Personally appeared Daniel Bassett, Joseph Sprague, Edmund Hersey, 2d, Charles B. W. Lane and Joseph Ripley, being five or more of the trustees of said corporation, and severally made oath that they have made an examination of the affairs of the bank; that the books and records of said institution indicate the state of affairs as above attested by their treasurer; and that they believe said statement to be true.

Before me, SIDNEY SPRAGUE, *Justice of the Peace.*

\* This was a legal investment when made.



## HOLLISTON SAVINGS BANK — HOLLISTON.

Incorporated 1872. Number of corporators, 50.

SETH THAYER, *President*.ORRIN THOMSON, *Treasurer*.ORRIN THOMSON, *Clerk*.

Names of committee charged with the investment of its funds :

J. M. BATCHELDER,

HENRY BULLARD.

URIEL CUTLER,

Open for business every business day, except Saturday, 9 A.M. to 12 M., and 1.30 to 3.30 P.M.; Saturday, 9 A.M. to 12 M.

## STATEMENT.

ASSETS.		LIABILITIES.	
Public funds as per Schedule A,	\$11,400 00	Deposits, . . . .	\$450,039 75
Bank stock as per Schedule B, .	38,500 00	Earnings undivided,	1,474 39
Loans on bank stock, . . . .	4,590 00	Guaranty fund, . .	12,800 00
Railroad bonds, . . . . .	10,700 00		
Real estate by foreclosure, . .	7,975 00		
Loans on real estate, . . . .	286,917 00		
Loans on personal security, . .	38,800 00		
Loans to counties, cities or towns			
(notes), . . . . .	46,300 00		
Deposits in banks, on interest, .	3,752 00		
Deposits in banks, not on interest,	5,000 61		
Premium account, . . . . .	5,100 00		
Loans on depositors' books, . .	350 00		
Holliston Mills stock, . . . .	3,000 00*		
Cash on hand, . . . . .	1,929 53		
	<u>\$464,314 14</u>		<u>\$464,314 14</u>

## Loans on Bank Stock, amount on each : —

On 45 shares Holliston National Bank, Holliston, . . . . .	\$3,000 00
On 35 shares Central National Bank, Boston, . . . . .	1,590 00

Value (by books) of real estate, held by foreclosure or otherwise, . .	\$7,975 00
Assessed value of the same, . . . . .	9,100 00
Net income received from same during year ending Oct. 31, 1887, . .	392 00
Number of outstanding loans which are of an amount not exceeding \$3,000 each, . . . . .	296
Aggregate amount of the same, . . . . .	251,347 00
Amount of investments from which no income is received, . . . .	3,000 00

## Cash on Deposit in Banks, amount in each : —

Holliston National Bank, Holliston, . . . . .	\$6,751 86
National Bank of the Commonwealth, Boston, . . . . .	2,000 75

## Whole amount of interest or profits received or earned during year ending

Oct. 31, 1887, . . . . .	\$24,720 46
Rate and amount of each semi-annual dividend for the year } 2 per cent., {	8,980 73
ending Oct. 31, 1887,† . . . . .	8,958 48

\* Taken to secure indebtedness.

† Owing to a change of time in crediting dividends to the deposit account an additional dividend of \$8,707.79 enters into the business of the current year.

Times for the dividends fixed by the by-laws: first Tuesday in June and December.

Number and amount of deposits (not including dividends) received during the year ending Oct. 31, 1887, . . . . .	976	\$68,429 51
Number and amount of deposits of and exceeding \$300 at any one time during the year ending Oct. 31, 1887, . . . . .	55	30,434 07
Number and amount of withdrawals (including dividends) during the year ending Oct. 31, 1887, . . . . .	948	\$9,340 76
Number of accounts opened during the year ending Oct. 31, 1887, . . . . .	173	
Number of accounts closed during the year ending Oct. 31, 1887, . . . . .	164	
Amount of expenses of the corporation during the year ending Oct. 31, 1887, . . . . .		1,861 73
Amount of treasurer's bond, . . . . .		20,000 00
Date of examination by commissioner: January 27.		

*Total amount of Loans with each specified Rate of Interest, including Deposits in Banks on Interest.*

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$2,000 00	2½ per cent.	\$1,000 00	4 per cent.	\$38,650 00	5½ per cent.
1,752 00	3 “	12,300 00	4½ “	271,807 00	6 “
31,000 00	3½ “	22,200 00	5 “		

*Classification of Depositors' Accounts.*

	Number.	Amount.
Whole number, . . . . .	1,404	-
Of \$50 or less, . . . . .	413	\$7,412 65
Exceeding \$50 and not more than \$100, . . . . .	143	10,490 84
Exceeding \$100 and not more than \$200, . . . . .	200	27,824 18
Exceeding \$200 and not more than \$500, . . . . .	295	96,547 32
Exceeding \$500 and less than \$1,000, . . . . .	242	174,382 37
Of \$1,000 or more, . . . . .	111	133,382 39
To the credit of women, both adult and minor, . . . . .	743	233,772 84
To the credit of guardians, . . . . .	13	6,945 77
To the credit of religious and charitable associations, . . . . .	33	9,492 83
In trust, . . . . .	53	22,063 79

*Schedule A—Detailed Statement of Public Funds.*

	Par Value.	Estimated Market Value.	Amount Invested.
United States 4s, . . . . .	\$4,400	\$5,566 00	\$4,400 00
City of Lewiston, Me., 5s, . . . . .	2,000	2,240 00	2,000 00
of Providence, R. I., 4½s, . . . . .	1,000	1,100 00	1,000 00
of Worcester, Mass., 6s, . . . . .	4,000	4,520 00	4,000 00
	\$11,400	\$13,426 00	\$11,400 00

*Schedule B—Detailed Statement of Bank Stocks.*

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
129	Holliston N'l Bank, Holliston,	\$12,900	\$15,480 00	\$12,900 00
15	Blue Hill Nat'l Bank, Milton,	1,500	1,600 00	1,500 00
6	Framingham Nat'l Bank, Framingham, . . . . .	600	870 00	600 00
30	So. Framingham Nat'l Bank, So. Framingham, . . . . .	3,000	3,000 00	3,000 00
30	Franklin N'l Bank, Franklin,	3,000	3,400 00	3,000 00
38	Nat'l Webster Bank, Boston, .	3,800	3,952 00	3,800 00
40	Old Boston N'l Bank, Boston,	2,000	2,280 00	2,000 00
17	Nat'l Bank of the Common- wealth, Boston, . . . . .	1,700	2,100 00	1,700 00
24	State Nat'l Bank, Boston, .	2,400	2,784 00	2,400 00
25	Traders' Nat'l Bank, Boston, .	2,500	2,400 00	2,500 00
7	Blackstone Nat'l Bank, Boston,	700	756 00	700 00
14	Market Nat'l Bank, Boston, .	1,400	1,288 00	1,400 00
30	Home Nat'l Bank, Brockton, .	3,000	3,600 00	3,000 00
		\$38,500	\$43,510 00	\$38,500 00

*Railroad Bonds.*

	Par Value.	Estimated Market Value.	Amount Invested.
Salem & Lowell R.R. 6s, . . . .	\$5,700	\$6,270 00	\$5,700 00
Boston & Albany R.R. 7s, . . . .	5,000	5,550 00	5,000 00
	\$10,700	\$11,820 00	\$10,700 00

## COMMONWEALTH OF MASSACHUSETTS.

MIDDLESEX, ss., Nov. 9, 1887.

Personally appeared Orrin Thomson, Treasurer of the Holliston Savings Bank, and made oath that the foregoing statement, by him subscribed, is a true and correct statement of all the resources and liabilities of said institution, and that the answers made by him to the foregoing interrogatories contain the whole truth in reference to the matters to which they relate, according to his best knowledge and belief.

Before me,

GEO. B. FISKE, *Justice of the Peace.*

MIDDLESEX, ss., Nov. 9, 1887.

Personally appeared Seth Thayer, Henry Bullard, Hiram Lake, Martin B. Rockwood Wm. Hamilton and James H. Leland, being five or more of the trustees of said corporation, and severally made oath that they have made an examination of the affairs of the bank; that the books and records of said institution indicate the state of affairs as above attested by their treasurer; and that they believe said statement to be true.

Before me,

GEO. B. FISKE, *Justice of the Peace.*

# HOLYOKE SAVINGS BANK—HOLYOKE.

Incorporated 1855. Number of corporators, 89.

GEO. W. PRENTISS, *President.*

R. B. JOHNSON, *Treasurer.*

C. W. JOHNSON, *Clerk.*

Names of committee charged with the investment of its funds :

GEO. W. PRENTISS,

LEVI PERKINS,

WM. WHITING,

C. H. SMITH.

Open for business every business day, 9 A.M. to 4 P.M., and Saturday evenings, 7 to 8.

## STATEMENT.

ASSETS.		LIABILITIES.	
Public funds as per Schedule A,	\$63,400 00	Deposits, . . . . .	\$1,944,999 56
Loan on public funds, . . . . .	600 00	Earnings undivided, . . . . .	41,821 95
Bank stock as per Schedule B, . . . . .	231,800 00	Guaranty fund, . . . . .	46,000 00
Loans on bank stock, . . . . .	10,400 00		
Railroad bonds, . . . . .	109,000 00		
Loans on railroad bonds, . . . . .	950 00		
Loans on real estate, . . . . .	1,070,766 00		
Loans on personal security, . . . . .	344,201 00		
Deposits in banks, on interest, . . . . .	184,637 11		
Expense account, . . . . .	1,465 42		
Cash on hand, . . . . .	15,601 98		
	<u>\$2,032,821 51</u>		<u>\$2,032,821 51</u>

### Loan on Public Funds:—

On \$600 United States 4s, . . . . . \$600 00

### Loans on Bank Stock, amount on each:—

On 10 shares City National Bank, Holyoke, . . . . . \$300 00

On 4 shares Franklin County National Bank, Greenfield, . . . . . \*400 00

On 2 shares Third National Bank, Springfield, . . . . . 200 00

On 12 shares Hadley Falls National Bank, Holyoke, . . . . . 1,200 00

On 32 shares Holyoke National Bank, Holyoke, . . . . . 3,100 00

On 52 shares Palmer National Bank, Palmer, . . . . . 5,200 00

### Loan on Railroad Bonds:—

On \$1,000 Boston, Concord & Montreal R.R. 6s, . . . . . \*\$950 00

Number of outstanding loans which are of an amount not exceeding \$3,000 each, . . . . . 249

Aggregate amount of the same, . . . . . \$298,881 00

### Cash on Deposit in Banks, amount in each:—

Chapin National Bank, Springfield, . . . . . \$15,000 00

City National Bank, Springfield, . . . . . 15,000 00

Agawam National Bank, Springfield, . . . . . 25,000 00

First National Bank, Chicopee, . . . . . 8,000 00

Home National Bank, Holyoke, . . . . . 12,500 00

\* These loans have since been paid.



Springfield Safe Deposit & Trust Company, Springfield, . . . . .	\$10,000 00
Maverick National Bank, Boston, . . . . .	8,902 47
Hampshire County National Bank, Northampton, . . . . .	10,000 00
Conway National Bank, Conway, . . . . .	10,000 00
Holyoke National Bank, Holyoke, . . . . .	70,234 64

Whole amount of interest or profits received or earned during year ending

Oct. 31, 1887, . . . . .	\$97,451 57
Rate and amount of each semi-annual dividend for the year } 2 per cent., {	33,867 37
ending Oct. 31, 1887, . . . . . } 2 per cent., {	34,809 39

Times for the dividends fixed by the by-laws: January and July.

Number and amount of deposits (not including dividends) received

during the year ending Oct. 31, 1887, . . . . .	11,453	\$572,484 00
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Number and amount of deposits of and exceeding \$300 at any one

time during the year ending Oct. 31, 1887, . . . . .	308	177,327 00
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Number and amount of withdrawals (including dividends) during the

year ending Oct. 31, 1887, . . . . .	4,591	490,166 35
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Number of accounts opened during the year ending Oct. 31, 1887, . . . . . 1,320 |

Number of accounts closed during the year ending Oct. 31, 1887, . . . . . 1,020 |

Amount of expenses of the corporation during the year ending Oct. 31, 1887, . . . . . 4,568 74 |

Amount of treasurer's bond, . . . . . 30,000 00 |

Date of examination by commissioner: December 5.

*Total amount of Loans with each specified Rate of Interest, including  
Deposits in Banks on Interest.*

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$8,902 47	2½ per cent.	\$43,000 00	4½ per cent.	\$12,096 00	5½ per cent.
167,734 64	4 “	1,315,121 00	5 “	64,700 00	6 “

*Classification of Depositors' Accounts.*

	Number.	Amount.
Whole number, . . . . .	5,896	—
Of \$50 or less, . . . . .	1,651	\$31,825 00
Exceeding \$50 and not more than \$100, . . . . .	676	49,971 02
Exceeding \$100 and not more than \$200, . . . . .	896	128,211 23
Exceeding \$200 and not more than \$500, . . . . .	1,184	384,767 71
Exceeding \$500 and less than \$1,000, . . . . .	820	579,608 42
Of \$1,000 or more, . . . . .	669	770,616 18
To the credit of women, both adult and minor, . . . . .	2,447	747,754 27
To the credit of guardians, . . . . .	25	12,993 04
To the credit of religious and charitable associations, . . . . .	34	17,772 27
In trust, . . . . .	20	14,625 97

*Schedule A — Detailed Statement of Public Funds.*

	Par Value.	Estimated Market Value.	Amount Invested.
United States 6s, . . . . .	\$10,000	\$12,500 00	\$10,000 00
United States 4s, . . . . .	1,500	1,900 00	1,500 00
United States 4½s, . . . . .	400	432 00	400 00
Commonwealth of Massachusetts 5s,	13,000	14,000 00	13,000 00
City of Boston, Mass., 4s, . . .	25,000	25,750 00	25,000 00
of Boston, Mass., 6s, . . . . .	3,000	3,850 00	3,000 00
of Holyoke, Mass., 7s, . . . . .	1,500	1,590 00	1,500 00
of Holyoke, Mass., 6s, . . . . .	5,000	5,600 00	5,000 00
of Chelsea, Mass., 6s, . . . . .	1,060	1,130 00	1,000 00
of Fall River, Mass., 6s, . . . .	3,000	3,600 00	3,000 00
	\$63,400	\$70,352 00	\$63,400 00

*Schedule B — Detailed Statement of Bank Stocks.*

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
356	Holyoke Nat'l Bank, Holyoke,	\$35,600	\$53,400 00	\$35,600 00
186	Hadley Falls N'l B'k, Holyoke,	18,600	29,760 00	25,000 00
50	Agawam N'l Bank, Springfield,	5,000	6,500 00	5,000 00
168	First Nat'l Bank, Springfield, .	16,800	26,040 00	20,500 00
50	Second N'l Bank, Springfield, .	5,000	9,000 00	9,000 00
145	Third Nat'l Bank, Springfield,	14,500	29,000 00	21,000 00
62	Chicopee N'l B'k, Springfield,	6,200	10,230 00	8,000 00
87	John Hancock N'l B'k, Spring- field, . . . . .	8,700	9,500 00	9,900 00
151	First N'l Bank, Northampton,	15,100	19,630 00	18,400 00
96	Northampton N'l Bank, North- ampton, . . . . .	9,600	16,800 00	13,500 00
20	Hampshire Co. Nat'l Bank, Northampton, . . . . .	2,000	2,400 00	2,000 00
42	First N'l Bank, Easthampton,	4,200	5,460 00	4,200 00
17	Railroad Nat'l Bank, Lowell,	1,700	2,000 00	1,700 00
97	Townsend N'l B'k, Townsend,	9,700	12,000 00	12,000 00
3	Shelburne Falls Nat'l Bank, Shelburne Falls, . . . . .	300	300 00	300 00
57	Conway Nat'l Bank, Conway, .	5,700	6,500 00	5,700 00
4	First Nat'l Bank, Westfield, .	400	500 00	400 00
22	First Nat'l Bank, Adams, . . .	2,200	3,000 00	2,200 00
11	Pittsfield N'l Bank, Pittsfield, .	1,100	1,700 00	1,100 00
25	Monson Nat'l Bank, Monson, .	2,500	3,750 00	2,500 00
33	Franklin Co. N'l Bank, Green- field, . . . . .	3,300	3,300 00	3,300 00
5	First N'l Bank, Newburyport,	500	500 00	500 00
18	Miller's River N'l Bank, Athol,	1,800	3,150 00	1,800 00
1	Merrimack N'l B'k, Haverhill,	100	150 00	100 00
2	First Nat'l Bank, Haverhill, .	200	275 00	200 00
20	First Nat'l Bank, Chicopee, .	2,000	3,000 00	2,000 00

*Schedule B—Concluded.*

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
11	Ware Nat'l Bank, Ware, . . . . .	\$1,100	\$1,300 00	\$1,100 00
66	Palmer Nat'l Bank, Palmer, . . . . .	6,600	8,250 00	6,600 00
60	Stafford Nat'l Bank, Stafford Springs, Ct., . . . . .	6,000	—	6,000 00
50	First Nat'l Bank, Amherst, . . . . .	5,000	7,000 00	5,000 00
5	First Nat'l Bank, Greenfield, . . . . .	500	1,000 00	500 00
30	First Nat'l Bank, Worcester, . . . . .	3,000	5,400 00	3,000 00
37	Rollstone N'l Bank, Fitchburg, . . . . .	3,700	5,180 00	3,700 00
		\$198,700	\$285,975 00	\$231,800 00

*Railroad Bonds.*

	Par Value.	Estimated Market Value.	Amount Invested.
Fitchburg R.R. 4s, . . . . .	\$15,000	\$15,000 00	\$15,000 00
Fitchburg R.R. 7s, . . . . .	2,000	2,300 00	2,000 00
Boston & Lowell R.R. 4s, . . . . .	18,000	18,000 00	18,000 00
Boston & Albany R.R. 7s, . . . . .	7,000	7,700 00	7,000 00
Boston & Albany R.R. 6s, . . . . .	7,000	7,800 00	7,000 00
Boston, Rev. Beach & Lynn R.R. 6s, . . . . .	5,000	5,800 00	5,000 00
Boston & Maine R.R. 7s, . . . . .	9,000	10,350 00	9,000 00
Old Colony R.R. 5s, . . . . .	2,000	2,050 00	2,000 00
Old Colony R.R. 6s, . . . . .	17,000	19,100 00	17,000 00
Mansfield & Framingham R.R. 7s, . . . . .	9,000	9,450 00	9,000 00
Conn. & Passumpsic Rivers R.R. 7s, . . . . .	10,000	11,300 00	10,000 00*
Nashua & Lowell R.R. 6½s, . . . . .	8,000	8,700 00	8,000 00
	\$109,000	\$117,550 00	\$109,000 00

## COMMONWEALTH OF MASSACHUSETTS.

HAMPDEN, ss., Nov. 15, 1887.

Personally appeared R. B. Johnson, Treasurer of the Holyoke Savings Bank, and made oath that the foregoing statement, by him subscribed, is a true and correct statement of all the resources and liabilities of said institution, and that the answers made by him to the foregoing interrogatories contain the whole truth in reference to the matters to which they relate, according to his best knowledge and belief.

Before me,

C. W. JOHNSON, *Justice of the Peace.*

HAMPDEN, ss., Nov. 15, 1887.

Personally appeared Geo. W. Prentiss, Wm. A. Prentiss, Levi Perkins, James F. Allyn and C. H. Prentiss, being five or more of the trustees of said corporation, and severally made oath that they have made an examination of the affairs of the bank; that the books and records of said institution indicate the state of affairs as above attested by their treasurer; and that they believe said statement to be true.

Before me,

C. W. JOHNSON, *Justice of the Peace.*

\* This was a legal investment when made.



## HOME SAVINGS BANK—BOSTON.

Incorporated 1869. Number of corporators, 56.

CHAS. H. ALLEN, *President*.W. E. HOOPER, *Clerk*.W. E. HOOPER, *Treasurer*.

Names of committee charged with the investment of its funds :

CHAS. H. ALLEN,

HENRY MASON,

WM. ATHERTON,

JOHN W. LEIGHTON,

NEWTON TALBOT,

THOS. F. TEMPLE.

Open for business every business day, 9 A.M. to 2 P.M., and Saturday for deposits till 8 P.M.

## STATEMENT.

ASSETS.		LIABILITIES.	
Public funds as per Schedule A,	\$22,000 00	Deposits, . . . . .	\$2,549,786 52
Loans on public funds, . . . . .	5,500 00	Earnings undivided, . . . . .	32,861 45
Bank stock as per Schedule B, . . . . .	322,800 00	Guaranty fund, . . . . .	106,300 00
Loans on bank stock, . . . . .	17,200 00		
Railroad bonds, . . . . .	30,000 00		
Real estate by foreclosure, . . . . .	20,349 92		
Loans on real estate, . . . . .	1,436,660 96		
Loans on personal security, . . . . .	804,115 41		
Deposits in banks, on interest, . . . . .	19,104 17		
Expense account, . . . . .	2,061 34		
Loans on depositors' books, . . . . .	800 00		
Suspense account, . . . . .	3 50		
Cash on hand, . . . . .	8,352 67		
	<u>\$2,688,947 97</u>		<u>\$2,688,947 97</u>

Loans on Public Funds, amount on each :—

On \$2,500 United States 4s, . . . . .	\$2,500 00
On \$1,000 City of Lawrence Mass., 6s, . . . . .	1,000 00
On \$2,000 St. Johnsbury, Vt., 4½s, . . . . .	2,000 00

Loans on Bank Stock, amount on each :—

On 55 shares Central National Bank, Boston, . . . . .	\$5,000 00
On 20 shares Metropolitan National Bank, Boston, . . . . .	* 2,000 00
On 10 shares National Bank of North America, Boston, . . . . .	} 2,000 00
On 15 shares Continental National Bank, Boston, . . . . .	
On 32 shares Boylston National Bank, Boston, . . . . .	3,200 00
On 20 shares Second National Bank, Boston, . . . . .	} 5,000 00
On 8 shares Metropolitan National Bank, Boston, . . . . .	
On 23 shares National Exchange Bank, Boston, . . . . .	

Value (by books) of real estate, held by foreclosure or otherwise, . . . . .	\$20,349 92
Assessed value of the same, . . . . .	51,850 00

\* This loan has been paid.



Number of outstanding loans which are of an amount not exceeding \$3,000 each, . . . . .	188
Aggregate amount of the same, . . . . .	\$253,711 00
Amount of investments from which no income is received, . . . . .	10,892 80

Cash on Deposit in Banks, amount in each: —

Central National Bank, Boston, . . . . .	\$13,117 00
Boylston National Bank, Boston, . . . . .	5,987 17

Whole amount of interest or profits received or earned during year ending Oct. 31, 1887, . . . . .	\$134,367 43
Rate and amount of each semi-annual dividend for the year ending Oct. 31, 1887, . . . . .	2 per cent., { 44,119 75 2 per cent., { 45,766 91
Times for the dividends fixed by the by-laws: second Wednesday in April and October.	

Average annual per cent. of dividends for term ending at time of and including last extra dividend:  $4\frac{6.67}{1000}$ .

Date of the last extra dividend: April 1, 1884.

Number and amount of deposits (not including dividends) received during the year ending Oct. 31, 1887, . . . . .	12,064	\$834,257 11
Number and amount of deposits of and exceeding \$300 at any one time during the year ending Oct. 31, 1887, . . . . .	647	383,714 10
Number and amount of withdrawals (including dividends) during the year ending Oct. 31, 1887, . . . . .	7,932	690,346 11
Number of accounts opened during the year ending Oct. 31, 1887, . . . . .	2,262	
Number of accounts closed during the year ending Oct. 31, 1887, . . . . .	1,428	
Amount of expenses of the corporation during the year ending Oct. 31, 1887, . . . . .		17,090 50
Amount of treasurer's bond, . . . . .		20,000 00
Date of examination by commissioner: January 27.		

*Total amount of Loans with each specified Rate of Interest, including Deposits in Banks on Interest.*

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$19,104 17	3 per cent.	\$943,420 83	5 per cent.	\$516,215 96	6 per cent.
30,000 00	4 “	74,190 00	$5\frac{1}{4}$ “	37,800 00	$6\frac{1}{2}$ “
50,000 00	$4\frac{1}{4}$ “	210,960 00	$5\frac{1}{2}$ “	39,170 00	7 “
241,700 00	$4\frac{1}{2}$ “	79,319 58	$5\frac{3}{4}$ “	23,500 00	$7\frac{1}{2}$ “
18,000 00	$4\frac{3}{4}$ “				

*Classification of Depositors' Accounts.*

	Number.	Amount.
Whole number, . . . . .	14,518	—
Of \$50 or less, . . . . .	8,750	\$60,891 90
Exceeding \$50 and not more than \$100, . . . . .	1,067	72,455 57
Exceeding \$100 and not more than \$200, . . . . .	1,250	169,648 92
Exceeding \$200 and not more than \$500, . . . . .	1,487	485,599 64
Exceeding \$500 and less than \$1,000, . . . . .	1,119	787,671 86
Of \$1,000 or more, . . . . .	845	973,518 63
To the credit of women, both adult and minor, . . . . .	4,353	752,557 03
To the credit of guardians, . . . . .	59	21,430 48
To the credit of religious and charitable associations, . . . . .	48	26,917 98
In trust, . . . . .	1,138	323,009 79

*Schedule A — Detailed Statement of Public Funds.*

	Par Value.	Estimated Market Value.	Amount Invested.
United States Reg. 4s, . . . .	\$20,000	\$25,350 00	\$20,000 00
City of Milwaukee, Wis., 5s, . .	2,000	2,000 00	2,000 00
	\$22,000	\$27,350 00	\$22,000 00

*Schedule B — Detailed Statement of Bank Stocks.*

No of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
13	Atlantic Nat'l Bank, Boston, .	\$1,300	\$1,735 50	\$1,300 00
180	Atlas Nat'l Bank, Boston, .	18,000	20,790 00	18,000 00
81	Blackstone Nat'l Bank, Boston,	8,100	8,788 50	8,100 00
14	Boston Nat'l Bank, Boston, .	1,400	1,666 00	1,400 00
40	Columbian Nat'l Bank, Boston,	4,000	5,040 00	4,000 00
20	Continental N'l Bank, Boston,	2,000	2,370 00	2,000 00
52	Eliot Nat'l Bank, Boston, .	5,200	6,656 00	5,200 00
70	Everett Nat'l Bank, Boston, .	7,000	6,842 50	7,000 00
125	First Nat'l Bank, Boston, .	12,500	27,718 75	12,500 00
98	Freeman's Nat'l Bank, Boston,	9,800	9,285 50	9,800 00
80	Hamilton Nat'l Bank, Boston,	8,000	9,800 00	8,000 00
50	N'l Hide & Leather B'k, Boston,	5,000	5,725 00	5,000 00
128	Howard Nat'l Bank, Boston, .	12,800	13,792 00	12,800 00
150	Market Nat'l Bank, Boston, .	15,000	13,762 50	15,000 00
20	Massachusetts N'l B'k, Boston,	5,000	5,306 25	5,000 00
100	Merchants' Nat'l Bank, Boston,	10,000	13,950 00	10,000 00
200	New England N'l B'k, Boston,	20,000	29,200 00	20,000 00
200	North Nat'l Bank, Boston, .	20,000	26,200 00	20,000 00
50	N'l B'k of No. America, Boston,	5,000	5,237 50	5,000 00
113	N'l B'k of Redemption, Boston,	11,300	14,379 25	11,300 00
180	N'l B'k of the Republic, Boston,	18,000	25,200 00	18,000 00
150	Nat'l Revere Bank, Boston, .	15,000	18,731 25	15,000 00
400	Second Nat'l Bank, Boston, .	40,000	60,000 00	40,000 00
180	Shawmut Nat'l Bank, Boston, .	18,000	22,545 00	18,000 00
82	Shoe & Leather N'l B'k, Boston,	8,200	8,282 00	8,200 00
40	Suffolk Nat'l Bank, Boston, .	4,000	4,580 00	4,000 00
182	Tremont Nat'l Bank, Boston, .	18,200	18,245 50	18,200 00
100	Nat'l Union Bank, Boston, .	10,000	14,475 00	10,000 00
50	Nat'l Webster Bank, Boston, .	5,000	5,131 25	5,000 00
50	Nat'l Market Bank, Brighton,	5,000	7,100 00	5,000 00
		\$322,800	\$412,535 25	\$322,800 00

Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Fitchburg R.R. 4s, . . . . .	\$30,000	\$30,000 00	\$30,000 00

COMMONWEALTH OF MASSACHUSETTS.

SUFFOLK, ss., Nov. 14, 1887.

Personally appeared W. E. Hooper, Treasurer of the Home Savings Bank, and made oath that the foregoing statement, by him subscribed, is a true and correct statement of all the resources and liabilities of said institution, and that the answers made by him to the foregoing interrogatories contain the whole truth in reference to the matters to which they relate, according to his best knowledge and belief.

Before me, CHAS. H. ALLEN, *Justice of the Peace.*

SUFFOLK, ss., Nov. 14, 1887.

Personally appeared James H. Freeland, Henry Frost, John W. Leighton, Thos. F. Temple and Henry Mason, being five or more of the trustees of said corporation, and severally made oath that they have made an examination of the affairs of the bank; that the books and records of said institution indicate the state of affairs as above attested by their treasurer; and that they believe said statement to be true.

Before me, CHAS. H. ALLEN, *Justice of the Peace.*

SUFFOLK, ss., Nov. 19, 1887.

Personally appeared Chas. H. Allen, being one of the trustees of said corporation, and made oath that he had made an examination of the affairs of the bank; that the books and records of said institution indicate the state of affairs as above attested by the treasurer; and that he believes said statement to be true.

Before me, WM. H. THOMES, *Justice of the Peace.*

## HOOSAC SAVINGS BANK—NORTH ADAMS.

Incorporated May 16, 1871. Number of corporators, 16.

OSCAR A. ARCHER, *President*.WM. W. BUTLER, *Treasurer*.WM. W. BUTLER, *Clerk*.

Names of committee charged with the investment of its funds :

D. J. BARBER,

A. B. WRIGHT,

J. M. CHACE,

GEO. B. PERRY,

TIMOTHY COLLINS,

E. B. PENNIMAN.

Open for business every business day, 9 A.M. to 12 M., and 1 to 4 P.M., and Saturdays until 5 P.M.

## STATEMENT.

ASSETS.		LIABILITIES.	
Public funds as per Schedule A,	\$19,533 05	Deposits, . . . . .	\$259,239 79
Bank stock as per Schedule B, .	9,920 00	Earnings undivided,	2,727 20
Loans on real estate, . . . . .	180,842 86	Guaranty fund, . . . . .	4,024 38
Loans on personal security, . .	50,569 00		
Deposits in banks, not on interest,	4,170 02		
Expense account, . . . . .	457 78		
Furniture, . . . . .	243 90		
Cash on hand, . . . . .	254 76		
	<hr/>		<hr/>
	\$265,991 37		\$265,991 37

Number of outstanding loans which are of an amount not exceeding \$3,000 each, . . . . . 234

Aggregate amount of the same, . . . . . \$157,411 86

Cash on Deposit in Banks, amount in each :—

Berkshire National Bank, North Adams, . . . . .	\$1,102 00
Adams National Bank, North Adams, . . . . .	3,025 26
National Revere Bank, Boston, . . . . .	42 76

Whole amount of interest or profits received or earned during year ending

Oct. 31, 1887, . . . . .	\$12,054 52
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Rate and amount of each semi-annual dividend for the year ending Oct. 31, 1887, . . . . .	2 per cent., { 4,228 43
	2 per cent., { 4,447 87

Times for the dividends fixed by the by-laws : June 1 and December 1.

Number and amount of deposits (not including dividends) received

during the year ending Oct. 31, 1887, . . . . .	1,316	\$98,965 32
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Number and amount of deposits of and exceeding \$300 at any one time during the year ending Oct. 31, 1887, . . . . .	91	53,423 94
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Number and amount of withdrawals (including dividends) during the year ending Oct. 31, 1887, . . . . .	752	78,670 52
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Number of accounts opened during the year ending Oct. 31, 1887, . . . . .	319
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Number of accounts closed during the year ending Oct. 31, 1887, . . . . .	264
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Amount of expenses of the corporation during the year ending Oct. 31, 1887, . . . . .	1,780 57
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Amount of treasurer's bond, . . . . .	20,000 00
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Date of examination by commissioner : July 21.



Total amount of Loans with each specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$51,000 00	5 per cent.	\$180,411 86	6 per cent.	-	-

Classification of Depositors' Accounts.

	Number.	Amount.
Whole number, . . . . .	1,137	-
Of \$50 or less, . . . . .	540	\$5,586 38
Exceeding \$50 and not more than \$100, . . . . .	89	6,619 93
Exceeding \$100 and not more than \$200, . . . . .	113	15,482 35
Exceeding \$200 and not more than \$500, . . . . .	172	53,108 64
Exceeding \$500 and less than \$1,000, . . . . .	150	98,316 39
Of \$1,000 or more, . . . . .	73	80,126 10
To the credit of women, both adult and minor, . . . . .	470	103,695 90
To the credit of guardians, . . . . .	8	3,840 21
To the credit of religious and charitable associations, . . . . .	7	1,306 25
In trust, . . . . .	8	3,091 49

Schedule A — Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Cleveland, Ohio, 5s, . . . . .	\$6,000	\$6,495 55	\$6,495 55
of Cleveland, Ohio, 4s, . . . . .	2,000	2,120 00	2,120 00
of Columbus, Ohio, 4s, . . . . .	1,000	1,052 50	1,052 50
of Lynn, Mass., 4s, . . . . .	2,000	2,060 00	2,060 00
Town of Pawtucket, R. I., 5s, . . . . .	7,000	7,805 00	7,805 00
	\$18,000	\$19,533 05	\$19,533 05

Schedule B — Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
78	Berkshire N'l B'k, No. Adams,	\$7,800	\$8,580 00	\$9,080 00
7	Adams Nat'l Bank, No. Adams,	700	1,015 00	840 00
		\$8,500	\$9,595 00	\$9,920 00

## COMMONWEALTH OF MASSACHUSETTS.

BERKSHIRE, ss., Nov. 10, 1887.

Personally appeared W. W. Butler, Treasurer of the Hoosac Savings Bank, and made oath that the foregoing statement, by him subscribed, is a true and correct statement of all the resources and liabilities of said institution, and that the answers made by him to the foregoing interrogatories contain the whole truth in reference to the matters to which they relate, according to his best knowledge and belief.

Before me,

GEO. P. LAWRENCE, *Justice of the Peace.*

BERKSHIRE, ss., Nov. 10, 1887.

Personally appeared Timothy Collins, J. H. Flagg, D. J. Barber, J. M. Chase. and S. Vadner, being five or more of the trustees of said corporation, and severally made oath that they have made an examination of the affairs of the bank; that the books and records of said institution indicate the state of affairs as above attested by their treasurer; and that they believe said statement to be true.

Before me,

GEO. P. LAWRENCE, *Justice of the Peace.*

BERKSHIRE, ss., Nov. 16, 1887.

Personally appeared O. A. Archer, being one of the trustees of said corporation, and made oath that he had made an examination of the affairs of the bank; that the books and records of said institution indicate the state of affairs as above attested by the treasurer; and that he believes said statement to be true.

Before me,

A. D. CADY, *Justice of the Peace.*

## HOPKINTON SAVINGS BANK—HOPKINTON.

Incorporated March 23, 1867. Number of corporators, 31.

ABRAM A. SWEET, *President*.EDWARD D. BLISS, *Treasurer*.EDWARD D. BLISS, *Clerk*.

Names of committee charged with the investment of its funds:—

ABRAM A. SWEET,

ALONZO COBURN,

SAM'L CROOKS,

JOHN A. WOODBURY.

L. B. MAYBRY,

Open for business every business day, except Saturday, 9 A.M. to 12 M., 1.30 to 4 P.M.  
 Saturday, 9 A.M. to 12 M.

## STATEMENT.

ASSETS.		LIABILITIES.	
Public funds as per Schedule A,	\$23,097 50	Deposits, . . . . .	\$301,418 09
Bank stock as per Schedule B, .	59,893 74	Earnings undivided,	6,784 75
Railroad bonds, . . . . .	76,587 00	Guaranty fund, . . . . .	9,544 51
Real estate by foreclosure, . .	522 03		
Loans on real estate, . . . . .	123,505 00		
Loans on personal security, . .	21,200 00		
Deposit in bank, on interest, .	8,061 33		
Assessment on Pacific National			
Bank stock, . . . . .	4,000 00		
Insurance account, . . . . .	32 50		
Cash on hand, . . . . .	848 25		
	<u>\$317,747 35</u>		<u>\$317,747 35</u>

Value (by books) of real estate, held by foreclosure or otherwise, . . . . .	\$522 03
Assessed value of the same, . . . . .	800 00
Net income received from same during year ending Oct. 31, 1887, . . . . .	55 37
Number of outstanding loans which are of an amount not exceeding \$3,000 each, . . . . .	207
Aggregate amount of the same, . . . . .	106,105 00
Amount of investments from which no income is received, . . . . .	4,000 00

## Cash on Deposit in Bank:—

Hopkinton National Bank, Hopkinton, . . . . .	\$8,061 33
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Whole amount of interest or profits received or earned during year ending

Oct. 31, 1887, . . . . .	\$16,087 88
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Rate and amount of each semi-annual dividend for the year ending Oct. 31, 1887, . . . . .	2 per cent., { 5,771 00
	2 per cent., { 5,798 81

Times for the dividends fixed by the by-laws: Friday preceding the first Saturday in May and November.

Number and amount of deposits (not including dividends) received during the year ending Oct. 31, 1887, . . . . .	731	\$49,894 86
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Number and amount of deposits of and exceeding \$300 at any one time during the year ending Oct. 31, 1887, . . . . .	38	19,240 10
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Number and amount of withdrawals (including dividends) during the year ending Oct. 31, 1887, . . . . .	603	61,187 70
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Number of accounts opened during the year ending Oct. 31, 1887, . . . . .	128	
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Number of accounts closed during the year ending Oct. 31, 1887, . . . . .	87	
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Amount of expenses of the corporation during the year ending Oct. 31, 1887, . . . . .		1,302 17
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Amount of treasurer's bond, . . . . .		10,000 00
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Date of examination by commissioner: June 9.

*Total amount of Loans with each specified Rate of Interest, including Deposits in Banks on Interest.*

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$8,061 33 19,600 00	2½ per cent. 5 “	\$14,500 00	5½ per cent.	\$110,605 00	6 per cent.

*Classification of Depositors' Accounts.*

	Number.	Amount.
Whole number, . . . . .	1,163	-
Of \$50 or less, . . . . .	394	\$5,330 74
Exceeding \$50 and not more than \$100, . . . . .	222	8,119 37
Exceeding \$100 and not more than \$200, . . . . .	139	18,467 93
Exceeding \$200 and not more than \$500, . . . . .	171	53,876 42
Exceeding \$500 and less than \$1,000, . . . . .	136	95,229 19
Of \$1,000 or more, . . . . .	101	120,394 44
To the credit of women, both adult and minor, . . . . .	444	87,006 89
To the credit of guardians, . . . . .	3	1,144 00
In trust, . . . . .	36	17,250 57

*Schedule A — Detailed Statement of Public Funds.*

	Par Value.	Estimated Market Value.	Amount Invested.
City of Portland, Me., 6s, . . . . .	\$6,000	\$7,260 00	\$6,002 50*
of Belfast, Me., 6s, . . . . .	3,500	3,710 00	3,650 00*
of Bangor, Me., 6s, . . . . .	5,000	6,000 00	5,240 00*
of East Saginaw, Mich., 5s, . . . . .	3,000	3,000 00	3,000 00*
of Dayton, Ohio, 4s, . . . . .	5,000	5,000 00	5,205 00
	\$22,500	\$24,970 00	\$23,097 50

*Schedule B—Detailed Statement of Bank Stocks.*

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
60	Shawmut Nat'l Bank, Boston,	\$6,000	\$7,500 00	\$7,543 74
13	N'l Hide & Leather B'k, Boston,	1,300	1,489 00	1,404 00
50	N'l B'k of Redemption, Boston,	5,000	6,350 00	6,990 00
15	Faneuil Hall N'l Bank, Boston,	1,500	2,085 00	1,965 00
15	N'l B'k of the Republic, Boston,	1,500	2,100 00	1,980 00

\* These were legal investments when made.



*Schedule B—Concluded.*

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
50	Continental N'l Bank, Boston,	\$5,000	\$5,950 00	\$5,930 00
38	Nat'l Revere Bank, Boston, .	3,800	4,750 00	4,607 50
61	Atlas Nat'l Bank, Boston, .	6,100	7,015 00	7,505 00
40	North Nat'l Bank, Boston, .	4,000	5,240 00	5,355 00
25	Everett Nat'l Bank, Boston, .	2,500	2,500 00	2,975 00
10	Nat'l Exchange Bank, Boston,	1,000	1,260 00	1,500 00
50	Atlantic Nat'l Bank, Boston, .	5,000	6,675 00	6,832 50
5	Natick Nat'l Bank, Natick, .	500	700 00	500 00
16	Howard Nat'l Bank, Boston, .	1,600	1,720 00	1,856 00
25	Franklin Nat'l Bank, Franklin,	2,500	3,000 00	2,950 00
		\$47,300	\$58,334 00	\$59,893 74

*Railroad Bonds.*

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Maine R.R. 7s, . . .	\$5,000	\$5,575 00	\$5,125 00
Old Colony R.R. 7s, . . .	6,000	6,840 00	6,215 00
Old Colony R.R. 6s, . . .	2,000	2,230 00	2,040 00
Fitchburg R.R. 7s, . . .	3,000	3,390 00	3,135 00
Fitchburg R.R. 5s, . . .	5,000	5,200 00	5,142 00
Boston, Clinton & Fitchburg R.R. 7s,	7,000	7,350 00	7,230 00
Boston, Revere Beach & Lynn R.R. 6s,	10,000	11,200 00	11,000 00
Salem & Lowell R.R. 6s, . . .	10,000	11,300 00	10,715 00
Newport & Richford R.R. 5s, . .	10,000	10,600 00	10,450 00*
Nashua & Lowell R.R. 5s, . . .	10,000	10,500 00	10,315 00
Boston & Lowell R.R. 4s, . . .	5,000	5,000 00	5,220 00
	\$73,000	\$79,185 00	\$76,587 00

## COMMONWEALTH OF MASSACHUSETTS.

MIDDLESEX, ss., Dec. 5, 1887.

Personally appeared Edward D. Bliss, Treasurer of the Hopkinton Savings Bank, and made oath that the foregoing statement, by him subscribed, is a true and correct statement of all the resources and liabilities of said institution, and that the answers made by him to the foregoing interrogatories contain the whole truth in reference to the matters to which they relate, according to his best knowledge and belief.

Before me, JOHN A. WOODBURY, *Justice of the Peace.*

MIDDLESEX, ss., Dec. 5, 1887.

Personally appeared A. A. Sweet, John Mahon, A. Coburn, Sam'l Crooks and L. B. Maybry, being five or more of the trustees of said corporation, and severally made oath that they have made an examination of the affairs of the bank; that the books and records of said institution indicate the state of affairs as above attested by their treasurer; and that they believe said statement to be true.

Before me, JOHN A. WOODBURY, *Justice of the Peace.*

\* This was a legal investment when made.

## HUDSON SAVINGS BANK — HUDSON.

Incorporated 1869. Number of corporators, 42.

EDMUND M. STOWE, *President.*DANIEL W. STRATTON, *Treasurer.*WM. F. TROWBRIDGE, *Clerk.*

Names of committee charged with the investment of its funds :

EDMUND M. STOWE,

LUNAN T. JEFES,

BENJ. DEARBORN,

JOSEPH S. BRADLEY.

CHAS. H. ROBINSON,

Open for business every business day, 9 A.M. to 12 M.; also Saturday from 1 to 5 and  
6 to 8 P.M.

## STATEMENT.

ASSETS.		LIABILITIES.	
Public funds as per Schedule A,	\$57,320 00	Deposits, . . . .	\$445,068 13
Bank stock as per Schedule B, .	13,200 00	Earnings undivided,	5,727 31
Loans on bank stock, . . . .	1,100 00	Guaranty fund, . .	8,000 00
Railroad bonds, . . . . .	36,270 00		
Loans on real estate, . . . .	301,375 00		
Loans on personal security, .	8,300 00		
Loans to counties, cities or towns			
(notes), . . . . .	32,000 00		
Deposit in bank, on interest, .	5,500 00		
Deposit in bank, not on interest,	2,080 40		
Expense account, . . . . .	108 75		
Cash on hand, . . . . .	1,541 29		
	<u>\$458,795 44</u>		<u>\$458,795 44</u>

## Loans on Bank Stock, amount on each : —

On 4 shares First National Bank, Clinton, . . . . .	\$400 00
On 7 shares First National Bank, Clinton, . . . . .	700 00

Number of outstanding loans which are of an amount not exceeding

\$3,000 each, . . . . . 254

Aggregate amount of the same, . . . . . \$215,625 00

## Cash on Deposit in Bank : —

Hudson National Bank, Hudson, . . . . . \$7,580 40

Whole amount of interest or profits received or earned during year ending

Oct. 31, 1887, . . . . . \$21,227 37

Rate and amount of each semi-annual dividend for the year	} 2 per cent., {	7,559 91
ending Oct. 31, 1887, . . . . .		8,040 66

Times for the dividends fixed by the by-laws: third Wednesday in Janu-  
ary and July.

Number and amount of deposits (not including dividends) received

during the year ending Oct. 31, 1887, . . . . . 1,460 \$114,382 00

Number and amount of deposits of and exceeding \$300 at any one

time during the year ending Oct. 31, 1887, . . . . . 78 46,802 00

Number and amount of withdrawals (including dividends) during the year ending Oct. 31, 1887,	874	\$83,344 90
Number of accounts opened during the year ending Oct. 31, 1887,	335	
Number of accounts closed during the year ending Oct. 31, 1887,	197	
Amount of expenses of the corporation during the year ending Oct. 31, 1887,	1,172	33
Amount of treasurer's bond,	20,000	00
Date of examination by commissioner: April 28.		

Total amount of Loans with each specified Rate of Interest, including Deposits in Banks on Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$5,500 00	2½ per cent.	\$170,850 00	5 per cent.	\$100 00	6½ per cent.
25,000 00	4 “	31,100 00	5½ “	4,000 00	7 “
7,000 00	4½ “	104,275 00	6 “	450 00	7½ “

Classification of Depositors' Accounts.

	Number.	Amount.
Whole number,	1,692	-
Of \$50 or less,	590	\$9,946 53
Exceeding \$50 and not more than \$100,	182	13,366 59
Exceeding \$100 and not more than \$200,	260	36,387 71
Exceeding \$200 and not more than \$500,	330	104,227 79
Exceeding \$500 and less than \$1,000,	231	166,455 36
Of \$1,000 or more,	99	114,684 15
To the credit of women, both adult and minor,	720	189,588 44
To the credit of guardians,	18	5,668 71
To the credit of religious and charitable associations,	28	7,657 64
In trust,	289	48,707 87

Schedule A—Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Worcester, Mass., 5s,	\$8,000	\$8,180 00	\$8,000 00
Town of Northampton, Mass., 6s,	3,000	3,240 00	2,820 00
of Hopkinton, Mass., 4s,	5,000	5,000 00	5,000 00
City of Taunton, Mass., 4s,	5,000	5,100 00	5,000 00
of Fall River, Mass., 5s,	5,000	5,750 00	5,000 00
of Fall River, Mass., 6s,	2,000	2,300 00	2,000 00
of Columbus, Ohio, 4s,	7,000	7,000 00	7,000 00
Town of Clinton, Mass., 4s,	12,000	12,120 00	12,000 00
City of Cleveland, Ohio, 6s,	5,000	5,675 00	5,000 00
of Grand Rapids, Mich., 5s,	5,000	5,500 00	5,500 00
	\$57,000	\$59,865 00	\$57,320 00



*Schedule B — Detailed Statement of Bank Stocks.*

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
57	State Nat'l Bank, Boston, .	\$5,700	\$6,612 00	\$5,700 00
75	Hudson Nat'l Bank, Hudson, .	7,500	7,875 00	7,500 00
		\$13,200	\$14,487 00	\$13,200 00

*Railroad Bonds.*

	Par Value.	Estimated Market Value.	Amount Invested.
Old Colony R.R. 6s, . . . . .	\$6,000	\$6,735 00	\$6,000 00
Boston, Revere Beach & Lynn R.R. 6s,	5,000	5,500 00	5,000 00
Boston & Lowell R.R. 5s, . . . .	5,000	5,537 50	5,000 00
Fitchburg R.R. 5s, . . . . .	9,000	9,225 00	9,000 00
Eastern R.R. 6s, . . . . .	5,000	6,100 00	5,000 00*
Boston & Maine R.R. 7s, . . . .	5,500	6,105 00	6,270 00
	\$35,500	\$39,202 50	\$36,270 00

## COMMONWEALTH OF MASSACHUSETTS.

MIDDLESEX, ss., Nov. 12, 1887.

Personally appeared Daniel W. Stratton, Treasurer of the Hudson Savings Bank, and made oath that the foregoing statement, by him subscribed, is a true and correct statement of all the resources and liabilities of said institution, and that the answers made by him to the foregoing interrogatories contain the whole truth in reference to the matters to which they relate, according to his best knowledge and belief.

Before me,

JAMES T. JOSLIN, *Justice of the Peace.*

MIDDLESEX, ss., Nov. 12, 1887.

Personally appeared J. L. Harriman, James T. Joslin, W. F. Trowbridge, Benj. Dearborn and Rufus H. Brigham, being five or more of the trustees of said corporation, and severally made oath that they have made an examination of the affairs of the bank; that the books and records of said institution indicate the state of affairs as above attested by their treasurer; and that they believe said statement to be true.

Before me,

FRED O. WELSH, *Justice of the Peace.*

MIDDLESEX, ss., Nov. 28, 1887.

Personally appeared Edmund M. Stowe, being President of said corporation, and made oath that he has made an examination of the affairs of the bank; that the books and records of said institution indicate the state of affairs as above attested by the treasurer; and that he believes said statement to be true.

Before me,

FRED O. WELSH, *Justice of the Peace.*

\* This was a legal investment when made.



HYDE PARK SAVINGS BANK—HYDE PARK.

Incorporated March 8, 1871. Number of corporators, 37.

ROB'T BLEAKIE, *President.*

HENRY S. BUNTON, *Treasurer.*

HENRY S. BUNTON, *Clerk.*

Names of committee charged with the investment of its funds :

ROB'T BLEAKIE,  
B. F. RADFORD,  
WM. J. STUART,

S. C. PUTNAM,  
DAVID PERKINS.

Open for business every business day, 4 to 6 P.M.; also Wednesday and Saturday,  
7 to 9 P.M.

STATEMENT.

ASSETS.		LIABILITIES.	
Bank stock as per Schedule, . . . . .	\$3,700 00	Deposits, . . . . .	\$221,214 05
Loan on bank stock, . . . . .	310 00	Earnings undivided, . . . . .	11,909 88
Railroad bonds, . . . . .	25,000 00	Guaranty fund, . . . . .	5,058 85
Loans on real estate, . . . . .	143,752 00		
Loans on personal security, . . . . .	59,300 00		
Loans to counties, cities or towns (notes), . . . . .	1,000 00		
Deposit in bank, on interest, . . . . .	3,219 47		
Expense account, . . . . .	419 05		
Cash on hand, . . . . .	1,482 26		
	\$238,182 78		\$238,182 78

Loan on Bank Stock :—

On 5 shares Framingham National Bank, Framingham, . . . . . \$310 00

Number of outstanding loans which are of an amount not exceeding \$3,000 each, . . . . . 116

Aggregate amount of the same, . . . . . \$140,862 00

Cash on Deposit in Bank :—

Maverick National Bank, Boston, . . . . . \$3,219 47

Whole amount of interest or profits received or earned during year ending Oct. 31, 1887, . . . . . \$12,770 71

Rate and amount of each semi-annual dividend for the year } 2 per cent., } 3,439 34  
ending Oct. 31, 1887, . . . . . } 2 per cent., } 3,632 85

Times for the dividends fixed by the by-laws: January 1 and July 1.

Number and amount of deposits (not including dividends) received during the year ending Oct. 31, 1887, . . . . . 2,485 \$132,841 33

Number and amount of deposits of and exceeding \$300 at any one time during the year ending Oct. 31, 1887, . . . . . 89 55,831 23

Number and amount of withdrawals (including dividends) during the year ending Oct. 31, 1887, . . . . . 1,428 119,683 50

Number of accounts opened during the year ending Oct. 31, 1887, . . . . . 399

Number of accounts closed during the year ending Oct. 31, 1887, . . . . . 255

Amount of expenses of the corporation during the year ending Oct. 31, 1887, \$1,255 86

Amount of treasurer's bond, . . . . . 10,000 00

Date of examination by commissioner: July 1.

*Total amount of Loans with each specified Rate of Interest, including Deposits in Banks on Interest.*

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$3,219 47 7,000 00	2½ per cent. 5 “	\$18,000 00 168,962 00	5½ per cent. 6 “	\$8,000 00 2,400 00	7 per cent. 8 “

*Classification of Depositors' Accounts.*

	Number.	Amount.
Whole number, . . . . .	1,357	-
Of \$50 or less, . . . . .	716	\$9,956 56
Exceeding \$50 and not more than \$100, . . . . .	168	12,359 29
Exceeding \$100 and not more than \$200, . . . . .	156	22,190 61
Exceeding \$200 and not more than \$500, . . . . .	185	58,643 09
Exceeding \$500 and less than \$1,000, . . . . .	80	59,746 43
Of \$1,000 or more, . . . . .	52	58,318 07
To the credit of women, both adult and minor, . . . . .	595	79,531 04
To the credit of guardians, . . . . .	4	1,172 82
To the credit of religious and charitable associations, . . . . .	10	3,699 36
In trust, . . . . .	78	36,026 11

*Detailed Statement of Bank Stocks.*

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
10	N'l Bank of Commerce, Boston,	\$1,000	\$1,200 00	\$1,000 00
13	Freeman's Nat'l Bank, Boston,	1,300	1,222 00	1,300 00
14	First N'l Bank, Newburyport,	1,400	1,750 00	1,400 00
		\$3,700	\$4,172 00	\$3,700 00

*Railroad Bonds.*

	Par Value.	Estimated Market Value.	Amount Invested.
Fitchburg R.R. 5s, . . . . .	\$7,000	\$7,140 00	\$7,000 00
Boston & Albany R.R. 6s, . . . . .	4,000	4,500 00	4,000 00
Boston, Revere Beach & Lynn R.R. 6s, . . . . .	5,000	5,500 00	5,000 00
Old Colony R.R. 6s, . . . . .	5,000	5,750 00	5,000 00
Boston & Maine R.R. 7s, . . . . .	1,000	1,150 00	1,000 00
Boston & Albany R.R. 7s, . . . . .	1,000	1,110 00	1,000 00
Boston & Providence R.R. 7s, . . . . .	1,000	1,100 00	1,000 00
Old Colony R.R. 7s, . . . . .	1,000	1,160 00	1,000 00
	\$25,000	\$27,410 00	\$25,000 00

## COMMONWEALTH OF MASSACHUSETTS.

NORFOLK, SS., Nov. 14, 1887.

Personally appeared Henry S. Bunton, Treasurer of the Hyde Park Savings Bank, and made oath that the foregoing statement, by him subscribed, is a true and correct statement of all the resources and liabilities of said institution, and that the answers made by him to the foregoing interrogatories contain the whole truth in reference to the matters to which they relate, according to his best knowledge and belief.

Before me,

EDMUND DAVIS, *Justice of the Peace.*

NORFOLK, SS., Nov. 14, 1887.

Personally appeared Rob't Bleakie, Wm. J. Stuart, David Perkins, Benj. F. Radford and Sidney C. Putnam, being five or more of the trustees of said corporation, and severally made oath that they have made an examination of the affairs of the bank; that the books and records of said institution indicate the state of affairs as above attested by their treasurer; and that they believe said statement to be true.

Before me,

EDMUND DAVIS, *Justice of the Peace.*

# INSTITUTION FOR SAVINGS IN NEWBURYPORT AND ITS VICINITY—NEWBURYPORT.

Incorporated 1820. Number of corporators, 77.

EDWARD S. MOSELEY, *President*.

PHILIP K. HILLS, *Treasurer*.

LAWRENCE W. PIPER, *Clerk*.

Names of committee charged with the investment of its funds :

EDWARD S. MOSELEY,

L. B. CUSHING,

CHARLES LUNT,

M. E. HALE.

WILLIAM H. SWASEY,

Open for business every business day, 9 A.M. to 1 P.M., 2.30 to 4 P.M.

## STATEMENT.

ASSETS.		LIABILITIES.	
Public funds as per Schedule A,	\$884,000 00	Deposits, . . . . .	\$4,893,275 81
Bank stock as per Schedule B, .	931,920 00	Earnings undivided, . . . . .	63,032 43
Loan on bank stock, . . . . .	6,800 00	Guaranty fund, . . . . .	195,000 00
Railroad bonds, . . . . .	245,000 00		
Loan on railroad bond, . . . . .	800 00		
Railroad notes, . . . . .	50,000 00		
Real estate (for banking purposes), . . . . .	10,000 00		
Real estate by foreclosure, . . . . .	4,530 87		
Loans on real estate, . . . . .	893,502 00		
Loans on personal security, . . . . .	1,619,910 00		
Loans to counties, cities or towns (notes), . . . . .	363,600 00		
Deposits in banks, on interest, . . . . .	139,701 13		
Cash on hand, . . . . .	1,544 24		
	<b>\$5,151,308 24</b>		<b>\$5,151,308 24</b>

Loan on Bank Stock : —

On 88 shares Merchants' National Bank, Newburyport, . . . . . }  
 And 53 shares Mechanics' National Bank, Newburyport, . . . . . } \$6,800 00

Loan on Railroad Bond : —

On \$1,000 Boston & Maine R.R. bond, . . . . . \$800 00

Invested in real estate (for banking purposes), . . . . .	\$10,000 00
Estimated value of the same, . . . . .	18,000 00
Assessed value of the same, . . . . .	18,000 00
Value (by books) of other real estate, held by foreclosure or otherwise, . . . . .	4,530 87
Assessed value of the same, . . . . .	4,400 00
Net income received from same during year ending Oct. 31, 1887, . . . . .	12 50
Number of outstanding loans which are of an amount not exceeding \$3,000 each, . . . . .	386
Aggregate amount of the same, . . . . .	393,172 00
Amount of investments from which no income is received, . . . . .	31,530 87



Cash on Deposit in Banks, amount in each : —

Mechanicks' National Bank, Newburyport, . . . . .	\$54,701 13
First National Bank, Newburyport, . . . . .	25,000 00
Powow River National Bank, Amesbury, . . . . .	40,000 00
Amesbury National Bank, Amesbury, . . . . .	20,000 00

Whole amount of interest or profits received or earned during year ending Oct. 31, 1887, . . . . . \$245,725 26

Rate and amount of each semi-annual dividend for the year ending Oct. 31, 1887, . . . . .	2 per cent., {	94,389 05
	2 per cent., {	94,903 65

Times for the dividends fixed by the by-laws: fourth Wednesday in April and October.

Number and amount of deposits (not including dividends) received during the year ending Oct. 31, 1887, . . . . .	5,716	\$480,300 60
Number and amount of deposits of and exceeding \$300 at any one time during the year ending Oct. 31, 1887, . . . . .	295	169,423 21
Number and amount of withdrawals (including dividends) during the year ending Oct. 31, 1887, . . . . .	5,587	636,517 65
Number of accounts opened during the year ending Oct. 31, 1887, . . . . .	1,079	
Number of accounts closed during the year ending Oct. 31, 1887, . . . . .	852	
Amount of expenses of the corporation during the year ending Oct. 31, 1887, . . . . .		7,226 54
Amount of treasurer's bond, . . . . .		20,000 00
Date of examination by commissioner: November 11.		

*Total amount of Loans with each specified Rate of Interest, including Deposits in Banks on Interest.*

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$54,701 13	2½ per cent.	\$29,000 00	4¾ per cent.	\$55,000 00	5½ per cent.
106,600 00	3½ "	827,300 00	4½ "	301,955 00	5½ "
12,000 00	3¾ "	145,000 00	4¾ "	157,000 00	5¾ "
310,000 00	4 "	125,000 00	4½ "	367,437 00	6 "
170,800 00	4¼ "	412,520 00	5 "		

*Classification of Depositors' Accounts.*

	Number.	Amount.
Whole number, . . . . .	10,840	—
Of \$50 or less, . . . . .	2,534	\$50,272 81
Exceeding \$50 and not more than \$100, . . . . .	1,043	68,421 00
Exceeding \$100 and not more than \$200, . . . . .	1,320	182,050 00
Exceeding \$200 and not more than \$500, . . . . .	1,828	606,705 00
Exceeding \$500 and less than \$1,000, . . . . .	1,762	1,224,179 00
Of \$1,000 or more, . . . . .	2,353	2,761,648 00
To the credit of women, both adult and minor, . . . . .	6,260	2,713,993 00
To the credit of guardians, . . . . .	57	28,428 00
To the credit of religious and charitable associations, . . . . .	169	187,094 00
In trust, . . . . .	444	306,139 00

*Schedule A — Detailed Statement of Public Funds.*

	Par Value.	Estimated Market Value.	Amount Invested.
United States 4½s, . . . . .	\$95,000	\$103,312 00	\$95,000 00
United States 4s, . . . . .	50,000	63,375 00	50,000 00
City of Charlestown, Mass., 6s, . . . . .	35,000	35,875 00	35,000 00
of Holyoke, Mass., 6s, . . . . .	25,000	29,750 00	25,000 00
of Lynn, Mass., 6s, . . . . .	75,000	83,250 00	75,000 00
of Lynn, Mass., 3½s, . . . . .	25,000	23,750 00	25,000 00
of Springfield, Mass., 7s, . . . . .	40,000	53,200 00	40,000 00
of Nashua, N. H., 6s, . . . . .	50,000	53,750 00	50,000 00
of Hartford, Ct., 6s, . . . . .	5,000	5,275 00	5,000 00
of Des Moines, Iowa, 4½s, . . . . .	25,000	25,000 00	25,000 00
of Somerville, Mass., 4s, . . . . .	11,000	11,110 00	11,000 00
of Newburyport, Mass., 6s, . . . . .	133,000	136,880 00	133,000 00
of Newburyport, Mass., 4s, . . . . .	38,000	38,380 00	38,000 00
of Lewiston, Me., 6s, . . . . .	10,000	12,000 00	10,000 00
of Bangor, Me., 7s, . . . . .	25,000	30,625 00	25,000 00*
of Lawrence, Mass., 4s, . . . . .	30,000	30,300 00	30,000 00
of Worcester, Mass., 3½s, . . . . .	25,000	23,750 00	25,000 00
of Portland, Me., 6s, . . . . .	30,000	30,300 00	30,000 00*
of Portland, Me., 6s, . . . . .	20,000	24,500 00	20,000 00†
of Lowell, Mass., 4s, . . . . .	20,000	20,200 00	20,000 00
of Waltham, Mass., 4s, . . . . .	19,000	19,190 00	19,000 00
of Concord, N. H., 6s, . . . . .	35,000	37,760 00	35,000 00
Town of Beverly, Mass., 4s, . . . . .	14,000	14,000 00	14,000 00
of Melrose, Mass., 7s, . . . . .	8,000	8,880 00	8,000 00
of Marlborough, Mass., 4s, . . . . .	31,000	31,310 00	31,000 00
of Turners' Falls, Mass., 4s, . . . . .	10,000	10,000 00	10,000 00
	\$884,000	\$955,722 00	\$884,000 00

*Schedule B — Detailed Statement of Bank Stocks.*

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
122	Atlantic Nat'l Bank, Boston, . . . . .	\$12,200	\$16,287 00	\$12,200 00
750	Atlas Nat'l Bank, Boston, . . . . .	75,000	86,250 00	75,000 00
47	Blackstone Nat'l Bank, Boston, . . . . .	4,700	4,982 00	4,700 00
37	Boston Nat'l Bank, Boston, . . . . .	3,700	4,403 00	3,700 00
200	Old Boston N'l Bank, Boston, . . . . .	10,000	11,350 00	10,000 00
108	Nat'l City Bank, Boston, . . . . .	10,800	11,691 00	10,800 00
300	Columbian Nat'l Bank, Boston, . . . . .	30,000	38,175 00	30,000 00
221	N'l Bank of Commerce, Boston, . . . . .	22,100	26,962 00	22,100 00
250	Nat'l Bank of the Common- wealth, Boston, . . . . .	25,000	34,250 00	25,000 00
286	Nat'l Eagle Bank, Boston, . . . . .	28,600	28,600 00	28,600 00
74	Eliot Nat'l Bank, Boston, . . . . .	7,400	9,546 00	7,400 00
100	Nat'l Exchange Bank, Boston, . . . . .	10,000	12,600 00	10,000 00

\* These were legal investments when made.

† This was an illegal investment and the bonds have been sold.

Schedule B — Concluded.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
240	Faneuil Hall N'l Bank, Boston,	\$24,000	\$33,420 00	\$24,000 00
100	First Nat'l Bank, Boston, .	10,000	22,175 00	10,000 00
270	Freeman's Nat'l Bank, Boston,	27,000	25,380 00	27,000 00
142	Globe Nat'l Bank, Boston, .	14,200	13,082 00	14,200 00
250	Hamilton Nat'l Bank, Boston,	25,000	30,625 00	25,000 00
150	N'l Hide & Leather B'k, Boston,	15,000	17,175 00	15,000 00
267	Howard Nat'l Bank, Boston, .	26,700	28,769 00	26,700 00
508	Market Nat'l Bank, Boston, .	50,800	46,609 00	50,800 00
33	Massachusetts N'l B'k, Boston,	8,250	8,786 00	8,250 00
200	Maverick Nat'l Bank, Boston, .	20,000	44,500 00	20,000 00
173	Merchants' Nat'l Bank, Boston,	17,300	24,220 00	17,300 00
100	New England N'l B'k, Boston,	10,000	14,600 00	10,000 00
302	North Nat'l Bank, Boston, .	30,200	39,562 00	30,200 00
60	N'l B'k of No. America, Boston,	6,000	6,285 00	6,000 00
258	N'l B'k of Redemption, Boston,	25,800	32,830 00	25,800 00
375	Nat'l Revere Bank, Boston, .	37,500	36,875 00	37,500 00
480	Second Nat'l Bank, Boston, .	48,000	72,000 00	48,000 00
200	Shawmut Nat'l Bank, Boston, .	20,000	25,050 00	20,000 00
400	Shoe & Leather N'l B'k, Boston,	40,000	40,400 00	40,000 00
69	State Nat'l Bank, Boston, .	6,900	8,004 00	6,900 00
225	Suffolk Nat'l Bank, Boston, .	22,500	25,762 00	22,500 00
225	Traders' Nat'l Bank, Boston, .	22,500	21,206 00	22,500 00
500	Tremont Nat'l Bank, Boston, .	50,000	50,125 00	50,000 00
208	Nat'l Union Bank, Boston, .	20,800	30,100 00	20,800 00
353	Washington N'l Bank, Boston,	35,300	43,772 00	35,300 00
200	Nat'l Webster Bank, Boston, .	20,000	20,525 00	20,000 00
215	Mechanicks' Nat'l Bank, New- buryport, . . . . .	21,500	26,445 00	21,500 00
1226	Merchants' Nat'l Bank, New- buryport, . . . . .	24,520	31,876 00	24,520 00
105	Ocean N'l B'k, Newburyport,	5,250	6,825 00	5,250 00
14	First N'l Bank, Newburyport,	1,400	1,750 00	1,400 00
60	Gloucester N'l B'k, Gloucester,	6,000	7,980 00	6,000 00
		\$931,920	\$1,121,809 00	\$931,920 00

Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Eastern R.R. 6s, . . . . .	\$50,000	\$61,000 00	\$50,000 00*
Old Colony R.R. 4s, . . . . .	15,000	15,000 00	15,000 00
Vermont & Massachusetts R.R. 5s, .	25,000	26,500 00	25,000 00
Fitchburg R.R. 4s, . . . . .	75,000	73,500 00	75,000 00
Fitchburg R.R. 4½s, . . . . .	80,000	80,000 00	80,000 00
	\$245,000	\$256,000 00	\$245,000 00

\* This was a legal investment when made.

## COMMONWEALTH OF MASSACHUSETTS.

Essex, ss., Nov. 15, 1887.

Personally appeared Philip K. Hills, Treasurer of the Institution for Savings in Newburyport and its vicinity, and made oath that the foregoing statement, by him subscribed, is a true and correct statement of all the resources and liabilities of said institution, and that the answers made by him to the foregoing interrogatories contain the whole truth in reference to the matters to which they relate, according to his best knowledge and belief.

Before me, L. W. PIPER, *Justice of the Peace.*

Essex, ss., Nov. 16, 1887.

Personally appeared Edward S. Moseley, M. E. Hale, Lawrence B. Cushing, Edward Burrill and Samuel March, being five or more of the trustees of said corporation, and severally made oath that they have made an examination of the affairs of the bank; that the books and records of said institution indicate the state of affairs as above attested by their treasurer; and that they believe said statement to be true.

Before me, L. W. PIPER, *Justice of the Peace.*



# INSTITUTION FOR SAVINGS IN ROXBURY AND ITS VICINITY— BOSTON.

Incorporated 1825. Number of corporators, 59.

ARTHUR W. TUFTS, *President*.

EDWARD RICHARDS, *Treasurer*.

EDWARD RICHARDS, *Clerk*.

Names of committee charged with the investment of its funds :

ARTHUR W. TUFTS,

DANFORTH C. HODGES,

AUGUSTUS RICHARDSON,

JOHN D. WILLIAMS.

Open for business every business day, 9 A.M. to 4 P.M.

## STATEMENT.

ASSETS.		LIABILITIES.	
Public funds as per Schedule A,	\$81,000 00	Deposits, . . . . .	\$4,017,894 25
Loans on public funds, . . . . .	45,260 00	Earnings undivided, . . . . .	8,949 34
Bank stock as per Schedule B, . . . . .	205,067 09	Guaranty fund, . . . . .	128,500 00
Loans on bank stock, . . . . .	700 00		
Railroad bonds, . . . . .	414,321 73		
Railroad notes, . . . . .	305,000 00		
Commonwealth of Massachusetts (note), . . . . .	100,000 00		
Real estate by foreclosure, . . . . .	45,404 94		
Loans on real estate, . . . . .	1,292,595 63		
Loans on personal security, . . . . .	1,355,555 63		
Loans to counties, cities or towns (notes), . . . . .	116,000 00		
Deposits in banks, on interest, . . . . .	182,925 03		
Cash on hand, . . . . .	11,513 54		
	<u>\$4,155,343 59</u>		<u>\$4,155,343 59</u>

### Loans on Public Funds, amount on each :—

On \$7,000 United States 4½s, . . . . .	\$7,000 00
On \$1,500 United States 4½s, . . . . .	1,460 00
On \$25,000 United States 4½s, . . . . .	25,000 00
On \$1,000 City of Lowell, Mass., and \$1,000 City of Cambridge, Mass., bonds,	1,800 00
On \$10,000 United States 4s, . . . . .	10,000 00

### Loans on Bank Stock, amount on each :—

On 2 shares Gloucester National Bank, Gloucester, . . . . .	\$200 00
On 5 shares Blue Hill National Bank, Milton, . . . . .	*500 00

Value (by books) of real estate, held by foreclosure or otherwise, . . . . .	\$45,404 94
Assessed value of the same, . . . . .	47,400 00
Net income received from same during year ending Oct. 31, 1887, . . . . .	882 00

\* This bank was notified that this loan exceeded the legal limit, and its correction is arranged for.

Number of outstanding loans which are of an amount not exceeding \$3,000 each, . . . . .	128
Aggregate amount of the same, . . . . .	\$185,610 00

Cash on Deposit in Banks, amount in each :—

National Rockland Bank, Boston, . . . . .	\$65,466 87
Hamilton National Bank, Boston, . . . . .	9,515 74
North National Bank, Boston, . . . . .	104,961 76
National City Bank, Boston, . . . . .	2,980 66

Whole amount of interest or profits received or earned during year ending Oct. 31, 1887, . . . . .	\$178,884 99
Rate and amount of each semi-annual dividend for the year ending Oct. 31, 1887, . . . . .	2 per cent., { 71,821 14
	2 per cent., { 73,925 80
Times for the dividends fixed by the by-laws: third Wednesday in April and October.	
Number and amount of deposits (not including dividends) received during the year ending Oct. 31, 1887, . . . . .	14,145 \$928,700 77
Number and amount of deposits of and exceeding \$300 at any one time during the year ending Oct. 31, 1887, . . . . .	628 369,521 00
Number and amount of withdrawals (including dividends) during the year ending Oct. 31, 1887, . . . . .	8,990 856,397 09
Number of accounts opened during the year ending Oct. 31, 1887, . . . . .	2,225
Number of accounts closed during the year ending Oct. 31, 1887, . . . . .	1,464
Amount of expenses of the corporation during the year ending Oct. 31, 1887, . . . . .	11,213 42
Amount of treasurer's bond, . . . . .	20,000 00
Date of examination by commissioner: May 25.	

*Total amount of Loans with each specified Rate of Interest, including Deposits in Banks on Interest.*

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$29,577 67	2½ per cent.	\$872,521 73	4½ per cent.	\$425,100 00	5½ per cent.
33,230 63	3¾ “	134,000 00	4¾ “	227,260 00	6 “
146,942 42	4 “	1,266,973 90	5 “	161,629 94	7 “
100,800 00	4½ “				

*Classification of Depositors' Accounts.*

	Number.	Amount.
Whole number, . . . . .	11,060	—
Of \$50 or less, . . . . .	2,930	\$58,619 52
Exceeding \$50 and not more than \$100, . . . . .	1,107	77,520 17
Exceeding \$100 and not more than \$200, . . . . .	1,559	212,107 09
Exceeding \$200 and not more than \$500, . . . . .	2,248	663,017 26
Exceeding \$500 and less than \$1,000, . . . . .	1,610	1,128,634 20
Of \$1,000 or more, . . . . .	1,606	1,877,996 01
To the credit of women, both adult and minor, . . . . .	6,024	2,048,117 39
To the credit of guardians, . . . . .	47	22,188 73
To the credit of religious and charitable associations, . . . . .	84	34,594 53
In trust, . . . . .	1,592	520,887 67

*Schedule A—Detailed Statement of Public Funds.*

	Par Value.	Estimated Market Value.	Amount Invested.
City of Boston, Mass., 6s, . . .	\$51,000	\$63,750 00	\$51,000 00
of Boston, Mass., 4s, . . .	30,000	31,500 00	30,000 00
	\$81,000	\$95,250 00	\$81,000 00

*Schedule B—Detailed Statement of Bank Stocks.*

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
20	First Nat'l Bank, Danvers, .	\$1,500	\$1,500 00	\$1,500 00
60	Atlas Nat'l Bank, Boston, .	6,000	6,900 00	6,000 00
257	North Nat'l Bank, Boston, .	25,700	33,667 00	25,680 47
52	State Nat'l Bank, Boston, .	5,200	6,032 00	5,993 00
25	Market Nat'l Bank, Boston, .	2,500	2,275 00	2,500 00
55	Second Nat'l Bank, Boston, .	5,500	8,250 00	5,500 00
15	N'l B'k of Commerce, Boston, .	1,500	1,830 00	2,000 00
50	Atlantic Nat'l Bank, Boston, .	5,000	6,650 00	5,000 00
150	Nat'l Revere Bank, Boston, .	15,000	18,750 00	15,000 00
200	First National Bank, Boston, .	20,000	44,200 00	20,000 00
173	Nat'l Rockland Bank, Boston, .	17,300	25,777 00	19,430 00
210	Peoples' Nat'l Bank, Boston, .	21,000	34,020 00	21,000 00
510	Washington N'l Bank, Boston, .	51,000	63,240 00	58,729 50
21	N'l B'k of the Republic, Boston, .	2,100	2,940 00	2,698 87
8	Shoe & Leather N'l B'k, Boston, .	800	808 00	872 00
9	Suffolk Nat'l Bank, Boston, .	900	1,026 00	1,070 25
37	Nat'l Eagle Bank, Boston, .	3,700	3,700 00	4,144 00
32	Tremont Nat'l Bank, Boston, .	3,200	3,200 00	3,762 75
30	Hamilton Nat'l Bank, Boston, .	3,000	3,660 00	3,580 00
5	Howard Nat'l Bank, Boston, .	500	535 00	606 25
		\$191,400	\$268,960 00	\$205,067 09

*Railroad Bonds.*

	Par Value.	Estimated Market Value.	Amount Invested.
Old Colony R.R. 7s, . . .	\$16,000	\$17,760 39	\$17,760 39
Boston & Providence R.R. 7s, . . .	12,000	13,614 67	13,614 67
Boston & Albany R.R. 7s, . . .	17,000	19,240 42	19,240 42
Boston & Maine R.R. 7s, . . .	6,000	6,706 25	6,706 25
Fitchburg R.R. 5s, . . .	100,000	113,000 00	100,000 00
Fitchburg R.R. 4½s, . . .	257,000	257,000 00	257,000 00
	\$408,000	\$427,321 73	\$414,321 73

## COMMONWEALTH OF MASSACHUSETTS.

SUFFOLK, SS.

BOSTON, Nov. 15, 1887.

Personally appeared Edward Richards, Treasurer of the Institution for Savings in Roxbury and its Vicinity, and made oath that the foregoing statement, by him subscribed, is a true and correct statement of all the resources and liabilities of said institution, and that the answers made by him to the foregoing interrogatories contain the whole truth in reference to the matters to which they relate, according to his best knowledge and belief.

Before me,

ROB'T G. MOLINEUX, *Justice of the Peace.*

SUFFOLK, SS.

BOSTON, Nov. 19, 1887.

Personally appeared Arthur W. Tufts, Jonathan French, John T. Ellis, John D. Williams and P. B. Smith, being five or more of the trustees of said corporation, and severally made oath that they have made an examination of the affairs of the bank; that the books and records of said institution indicate the state of affairs as above attested by their treasurer; and that they believe said statement to be true.

Before me,

ROB'T G. MOLINEUX, *Justice of the Peace.*



## IPSWICH SAVINGS BANK — IPSWICH.

Incorporated 1879. Number of corporators, 26.

JOSEPH ROSS, *President.*THEODORE F. COGSWELL, *Treasurer.*THEODORE F. COGSWELL, *Clerk.*

Names of committee charged with the investment of its funds :

CHAS. A. SAYWARD,

JOSHUA B. GRANT,

THOMAS H. LORD,

WILLIAM WILLCOMB.

ROBERT JORDAN,

Open for business every business day, 8.30 A.M. to 12.30 P.M.; and Saturday, 3 to 5 P.M.

## STATEMENT.

ASSETS.		LIABILITIES.	
Public funds as per Schedule A,	\$4,030 00	Deposits, . . . . .	\$311,220 66
Loans on public funds, . . . . .	1,300 00	Earnings undivided, . . . . .	3,535 33
Bank stock as per Schedule B, . . . . .	58,392 00	Guaranty fund, . . . . .	5,650 00
Railroad bonds, . . . . .	10,203 83		
Loans on depositors' books, . . . . .	550 00		
Real estate by foreclosure, . . . . .	4,515 00		
Loans on real estate, . . . . .	194,033 35		
Loans on personal security, . . . . .	15,755 00		
Loans to counties, cities or towns (notes), . . . . .	9,800 00		
Deposits in banks, on interest, . . . . .	18,700 00		
Deposits in banks, not on interest, . . . . .	1,324 00		
Cash on hand, . . . . .	1,802 81		
	\$320,405 99		\$320,405 99

## Loans on Public Funds : —

On \$1,000 City of Newton 6s, . . . . .	\$800 00
On \$1,000 City of Chelsea 6s, . . . . .	500 00

Value (by books) of real estate, held by foreclosure or otherwise, . . . . .	\$4,515 00
Assessed value of the same, . . . . .	4,500 00
Net income received from same during year ending Oct. 31, 1887, . . . . .	233 00
Number of outstanding loans which are of an amount not exceeding \$3,000 each, . . . . .	303
Aggregate amount of the same, . . . . .	205,888 35
Amount of investments from which no income is received, . . . . .	5,228 35

## Cash on Deposit in Banks, amount in each : —

Merchants' National Bank, Salem, . . . . .	\$5,200 00
First National Bank, Salem, . . . . .	14,824 00

Whole amount of interest or profits received or earned during year ending

Oct. 31, 1887, . . . . .	\$16,399 25
Rate and amount of each semi-annual dividend for the year ending Oct. 31, 1887, . . . . .	<div> 2 per cent., { 5,575 00  2 per cent., { 5,800 00 </div>

Times for the dividends fixed by the by-laws: fourth Wednesday in January and July.

Number and amount of deposits (not including dividends) received during the year ending Oct 31, 1887, . . . . .	1,150	\$80,520 10
Number and amount of deposits of and exceeding \$300 at any one time during the year ending Oct. 31, 1887, . . . . .	52	28,961 00
Number and amount of withdrawals (including dividends) during the year ending Oct. 31, 1887, . . . . .	785	76,339 86
Number of accounts opened during the year ending Oct. 31, 1887, . . . . .	239	
Number of accounts closed during the year ending Oct. 31, 1887, . . . . .	168	
Amount of expenses of the corporation during the year ending Oct. 31, 1887, . . . . .		3,109 13
Amount of treasurer's bond, . . . . .		25,000 00
Date of examination by commissioner: August 15.		

*Total amount of Loans with each specified Rate of Interest, including Deposits in Banks on Interest.*

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$6,700 00	2½ per cent.	\$4,000 00	4¾ per cent.	\$4,000 00	5½ per cent.
14,000 00	4 “	3,800 00	5 “	207,638 35	6 “

*Classification of Depositors' Accounts.*

	Number.	Amount.
Whole number, . . . . .	1,457	-
Of \$50 or less, . . . . .	632	\$9,302 37
Exceeding \$50 and not more than \$100, . . . . .	162	11,183 92
Exceeding \$100 and not more than \$200, . . . . .	209	28,440 25
Exceeding \$200 and not more than \$500, . . . . .	233	74,101 73
Exceeding \$500 and less than \$1,000, . . . . .	153	111,601 51
Of \$1,000 or more, . . . . .	68	76,590 88
To the credit of women, both adult and minor, . . . . .	782	157,921 10
To the credit of guardians, . . . . .	1	118 24
To the credit of religious and charitable associations, . . . . .	32	8,416 72
In trust, . . . . .	41	12,101 25

*Schedule A—Detailed Statement of Public Funds.*

	Par Value.	Estimated Market Value.	Amount Invested.
City of Manchester, N. H., 6s, . . . . .	\$600	\$690 00	\$600 00
of Providence, R. I., 5s, . . . . .	2,000	2,300 00	2,000 00
of Bangor, Me., 6s, . . . . .	1,000	1,150 00	930 00*
of Dover, N.H., 6s, . . . . .	500	575 00	500 00
	\$4,100	\$4,715 00	\$4,030 00

\* This investment was legal when made.

*Schedule B — Detailed Statement of Bank Stocks.*

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
21	Salem Nat'l Bank, Salem, .	\$2,100	\$2,793 00	\$2,310 00
27	Naumkeag Nat'l Bank, Salem, .	2,700	3,780 00	3,645 00
19	Mercantile Nat'l Bank, Salem, .	1,900	2,242 00	2,090 00
43	First Nat'l Bank, Salem, .	4,300	5,719 00	4,945 00
63	Asiatic Nat'l Bank, Salem, .	1,890	2,457 00	2,205 00
41	Merchants' Nat'l Bank, Salem, .	2,050	2,788 00	2,665 00
13	Nat'l Exchange Bank, Salem, .	1,300	1,547 00	1,456 00
36	Merchants' Nat'l Bank, Boston, .	3,600	5,040 00	5,004 00
25	N'l B'k of the Republic, Boston, .	2 500	3,500 00	3,150 00
4	Second Nat'l Bank, Boston, .	400	600 00	580 00
10	Atlas Nat'l Bank, Boston, .	1,000	1,150 00	1,175 00
4	N'l B'k of Commerce, Boston, .	400	488 00	400 00
24	Nat'l Union Bank, Boston, . .	2,400	3,480 00	3,360 00
25	Globe Nat'l Bank, Boston, .	2,500	2,300 00	2,500 00
8	Nat'l Revere Bank, Boston, .	800	1,000 00	800 00
5	Gloucester N'l B'k, Gloucester, .	500	675 00	665 00
20	Howard Nat'l Bank, Boston, .	2,000	2,160 00	2,280 00
40	New England N'l B'k, Boston, .	4,000	5,840 00	5,800 00
10	Continental Nat'l B'k, Boston, .	1,000	1,190 00	1,080 00
30	N'l B'k of Redemption, Boston, .	3,000	3,810 00	3,750 00
10	Blackstone Nat'l Bank, Boston, .	1,000	1,060 00	1,000 00
10	Hamilton Nat'l Bank, Boston, .	1,000	1,220 00	1,180 00
10	Tremont Nat'l Bank, Boston, .	1,000	1,000 00	1,080 00
18	Eliot Nat'l Bank, Boston, .	1,800	2,322 00	2,160 00
20	Freeman's Nat'l Bank, Boston, .	2,000	1,880 00	2,160 00
8	N'l Grand B'k, Marblehead, .	800	1,080 00	952 00
		\$47,940	\$61,121 00	\$58,392 00

*Railroad Bonds.*

	Par Value.	Estimated Market Value.	Amount Invested.
Fitchburg R.R. 4½s, . . . . .	\$10,000	\$10,000 00	\$10,203 83

## COMMONWEALTH OF MASSACHUSETTS.

ESSEX, ss., Nov. 22, 1887.

Personally appeared Theodore F. Cogswell, Treasurer of the Ipswich Savings Bank, and made oath that the foregoing statement, by him subscribed, is a true and correct statement of all the resources and liabilities of said institution, and that the answers made by him to the foregoing interrogatories contain the whole truth in reference to the matters to which they relate, according to his best knowledge and belief.

Before me,

CHARLES A. SAYWARD, *Justice of the Peace.*

## COMMONWEALTH OF MASSACHUSETTS.

Essex, ss., Nov. 26, 1887.

Personally appeared Robert Jordan, Chas. A. Sayward, D. M. Tyler, William Willcomb and Frederic Willcomb, being five or more of the trustees of said corporation, and severally made oath that they have made an examination of the affairs of the bank; that the books and records of said institution indicate the state of affairs as above attested by their treasurer; and that they believe said statement to be true.

Before me,

JOSEPH SPILLER, *Justice of the Peace.*

Essex, ss., Dec. 19, 1887.

Personally appeared Joseph Ross, President and trustee of said corporation, and made oath that he has made an examination of the affairs of the bank; that the books and records of said institution indicate the state of affairs as above attested by the treasurer; and that he believes the same to be true.

Before me,

CHARLES A. SAYWARD, *Justice of the Peace.*



## LAWRENCE SAVINGS BANK—LAWRENCE.

Incorporated March 10, 1868. Number of corporators, 81.

HEZEKIAH PLUMMER, *President.*WILLIAM R. SPALDING, *Treasurer.*WILLIAM R. SPALDING, *Clerk.*

Names of committee charged with the investment of its funds :

HEZEKIAH PLUMMER,

W. FISK GILE,

JOHN S. NEEDHAM,

CHARLES SMITH.

R. H. TEWKSBURY,

Open for business every business day except Saturday, 9 A.M. to 1 P.M., and Saturday,  
9 A.M. to 12 M., 7 to 8 P.M.

## STATEMENT.

ASSETS.		LIABILITIES.	
Public funds as per Schedule A,	\$24,000 00	Deposits, . . . .	\$504,322 55
Bank stock as per Schedule B, .	79,300 00	Earnings undivided,	22,635 10
Loans on bank stock, . . . .	7,800 00	Guaranty fund, . .	10,973 61
Railroad bonds, . . . .	50,000 00		
Real estate by foreclosure, . .	3,000 00		
Loans on real estate, . . . .	215,837 00		
Loans on personal security, . .	130,134 52		
Deposits in banks, on interest, .	22,250 44		
Deposits in banks, not on interest,	3,000 00		
Expense account, . . . .	1,102 72		
Cash on hand, . . . .	1,506 58		
	<hr/>		<hr/>
	\$537,931 26		\$537,931 26

Loans on Bank Stock, amount on each : —

On 10 shares Bay State National Bank, Lawrence, . . . . .	\$700 00
On 10 shares National Pemberton Bank, Lawrence, . . . . .	1,000 00
On 50 shares National Pemberton Bank, Lawrence, . . . . .	3,000 00
On 7 shares Pacific National Bank, Lawrence, . . . . .	300 00
On 8 shares National Pemberton Bank, Lawrence, . . . . .	2,800 00
And 28 shares Old Lowell National Bank, Lowell, . . . . .	

Value (by books) of real estate, held by foreclosure or otherwise, . .	\$3,000 00
Assessed value of the same, . . . . .	4,400 00
Net income received from same during year ending Oct. 31, 1887, . .	223 90
Number of outstanding loans which are of an amount not exceeding \$3,000 each, . . . . .	210
Aggregate amount of the same, . . . . .	211,801 52

Cash on Deposit in Banks, amount in each : —

National Pemberton Bank, Lawrence, . . . . .	\$8,925 16
National Bank of the Commonwealth, Boston, . . . . .	16,325 28

Whole amount of interest or profits received or earned during year ending Oct. 31, 1887, . . . . .	\$27,227 96
Rate and amount of each semi-annual dividend for the year ending Oct. 31, 1887, . . . . .	2 per cent., { 8,953 07 2 per cent., { 9,456 96

Times for the dividends fixed by the by-laws : January 1 and July 1.

Number and amount of deposits (not including dividends) received

during the year ending Oct. 31, 1887, . . . . . 2,150 \$142,523 58

Number and amount of deposits of and exceeding \$300 at any one

time during the year ending Oct. 31, 1887, . . . . . 114 63,195 63

Number and amount of withdrawals (including dividends) during the

year ending Oct. 31, 1887, . . . . . 1,074 123,836 19

Number of accounts opened during the year ending Oct. 31, 1887, . . . 417

Number of accounts closed during the year ending Oct. 31, 1887, . . . 309

Amount of expenses of the corporation during the year ending Oct. 31, 1887, 2,300 00

Amount of treasurer's bond, . . . . . 10,000 00

Date of examination by commissioner : June 4.

*Total amount of Loans with each specified Rate of Interest, including  
Deposits in Banks on Interest.*

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$22,250 44	2½ per cent.	\$23,000 00	5½ per cent.	\$6,800 00	6½ per cent.
25,000 00	4½ “	195,321 52	6 “	18,450 00	7 “
85,200 00	5 “				

*Classification of Depositors' Accounts.*

	Number.	Amount.
Whole number, . . . . .	1,630	—
Of \$50 or less, . . . . .	587	\$7,402 46
Exceeding \$50 and not more than \$100, . . . . .	143	9,814 63
Exceeding \$100 and not more than \$200, . . . . .	206	28,363 00
Exceeding \$200 and not more than \$500, . . . . .	266	85,759 37
Exceeding \$500 and less than \$1,000, . . . . .	256	179,609 87
Of \$1,000 or more, . . . . .	172	193,373 22
To the credit of women, both adult and minor, . . . . .	594	194,841 93
To the credit of guardians, . . . . .	17	8,798 62
To the credit of religious and charitable associations, . . . . .	12	4,205 56
In trust, . . . . .	61	26,157 72

*Schedule A—Detailed Statement of Public Funds.*

	Par Value.	Estimated Market Value.	Amount Invested.
United States 4s, . . . . .	\$2,000	\$2,537 50	\$2,000 00
United States 6s, . . . . .	1,000	1,210 00	1,000 00
City of Lawrence, Mass., 6s, . . . . .	1,000	1,210 00	1,000 00
of Keene, N. H., 4s, . . . . .	6,000	6,000 00	6,000 00
of Worcester, Mass., 6s, . . . . .	4,000	4,440 00	4,000 00
of Columbus, Ohio, 6s, . . . . .	10,000	11,125 00	10,000 00
	\$24,000	\$26,522 50	\$24,000 00

*Schedule B — Detailed Statement of Bank Stocks.*

No of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
20	Atlas Nat'l Bank, Boston, .	\$2,000	\$2,310 00	\$2,000 00
29	Blackstone Nat'l Bank, Boston,	2,900	3,146 50	2,900 00
10	Nat'l City Bank, Boston, .	1,000	1,070 00	1,000 00
27	N'l B'k of Commerce, Boston,	2,700	3,300 75	2,700 00
27	Nat'l Bank of the Common- wealth, Boston, . . . .	2,700	3,699 00	2,700 00
55	Central Nat'l Bank, Boston, .	5,500	7,150 00	5,500 00
24	Eliot Nat'l Bank, Boston, .	2,400	3,072 00	2,400 00
16	First Ward Nat'l Bank, Boston,	1,600	2,080 00	1,600 00
63	Fourth Nat'l Bank, Boston, .	6,300	7,119 00	6,300 00
15	Howard Nat'l Bank, Boston, .	1,500	1,616 25	1,500 00
103	N'l Hide & Leather B'k, Boston,	10,300	11,793 50	10,300 00
56	Market Nat'l Bank, Boston, .	5,600	5,138 00	5,600 00
20	Merchants' N'l Bank, Boston,	2,000	2,790 00	2,000 00
23	N'l B'k of No. America, Boston,	2,300	2,409 25	2,300 00
54	State Nat'l Bank, Boston, .	5,400	6,277 50	5,400 00
34	Third Nat'l Bank, Boston, .	3,400	3,417 00	3,400 00
18	Traders' Nat'l Bank, Boston, .	1,800	1,696 50	1,800 00
40	Tremont Nat'l Bank, Boston, .	4,000	4,010 00	4,000 00
89	Nat'l Webster Bank, Boston, .	8,900	9,124 75	8,900 00
7	Lawrence N'l Bank, Lawrence,	700	805 00	700 00
63	N'l Pemberton B'k, Lawrence,	6,300	8,505 00	6,300 00
		\$79,300	\$90,530 00	\$79,300 00

*Railroad Bonds.*

	Par Value.	Estimated Market Value.	Amount Invested.
Fitchburg R.R. 6s, . . . .	\$5,000	\$5,706 00	\$5,000 00
Fitchburg R.R. 5s, . . . .	20,000	21,500 00	20,000 00
Boston & Lowell R.R. 4s, . . .	5,000	5,000 00	5,000 00
Old Colony R.R. 4½s, . . . .	20,000	21,900 00	20,000 00
	\$50,000	\$54,106 00	\$50,000 00

## COMMONWEALTH OF MASSACHUSETTS.

ESSEX, ss.

LAWRENCE, Nov. 14, 1887.

Personally appeared William R. Spalding, Treasurer of the Lawrence Savings Bank, and made oath that the foregoing statement, by him subscribed, is a true and correct statement of all the resources and liabilities of said institution, and that the answers made by him to the foregoing interrogatories contain the whole truth in reference to the matters to which they relate, according to his best knowledge and belief.

Before me,

WILLIAM W. SPALDING, *Justice of the Peace.*

ESSEX, ss.

LAWRENCE, Nov. 14, 1887.

Personally appeared H. Plummer, J. S. Needham, Wm. R. Spalding, Charles Smith W. Fisk Gile and Geo. S. Merrill, being five or more of the trustees of said corporation, and severally made oath that they have made an examination of the affairs of the bank; that the books and records of said institution indicate the state of affairs as above attested by their treasurer; and that they believe said statement to be true.

Before me,

WILLIAM W. SPALDING, *Justice of the Peace.*

## LEE SAVINGS BANK—LEE.

Incorporated March 5, 1852. Number of corporators, 67.

PRENTISS C. BAIRD, *President.*JOHN L. KILBON, *Treasurer.*JOHN L. KILBON, *Clerk.*

Names of committee charged with the investment of its funds :

P. C. BAIRD,

C. C. HOLCOMBE.

C. C. BENTON,

Open for business every business day, 9 A.M. to 3 P.M.

## STATEMENT.

ASSETS.		LIABILITIES.	
Public funds as per Schedule A,	\$116,150 00	Deposits, . . . . .	\$630,635 48
Loan on public funds, . . . . .	300 00	Earnings undivided, . . . . .	21,632 59
Bank stock as per Schedule B, . . . . .	149,654 00	Guaranty fund, . . . . .	23,228 12
Loan on bank stock, . . . . .	500 00	Premium account, . . . . .	2,457 50
Loans on real estate, . . . . .	275,188 11		
Loans on personal security, . . . . .	108,490 00		
Loans to counties, cities or towns (notes), . . . . .	15,500 00		
Deposit in bank, on interest, . . . . .	10,000 00		
Deposits in banks, not on interest, . . . . .	936 37		
Expense account, . . . . .	1,035 21		
Loan on depositor's book, . . . . .	200 00		
	<hr/>		<hr/>
	\$677,953 69		\$677,953 69

## Loan on Public Funds :—

On \$300 United States 4s, . . . . . \$300 00

## Loan on Bank Stock :—

On 14 shares Lee National Bank, Lee, . . . . . \$500 00

Number of outstanding loans which are of an amount not exceeding

\$3,000 each, . . . . . 236

Aggregate amount of the same, . . . . . \$191,297 23

## Cash on Deposit in Banks, amount in each :—

Springfield Safe Deposit and Trust Company, Springfield, . . . . . \$10,064 43

Lee National Bank, Lee, . . . . . 871 94

Whole amount of interest or profits received or earned during year ending

Oct. 31, 1887, . . . . . \$35,111 57

Rate and amount of each semi-annual dividend for the year } 2 per cent., { 11,976 73  
ending Oct. 31, 1887, . . . . . } 2 per cent., { 12,082 52

Times for the dividends fixed by the by-laws : May 31 and November 30.

Average annual per cent. of dividends for term ending at time of and including last extra dividend : 5 2-10.

Date of the last extra dividend : Nov. 30, 1885.



Number and amount of deposits (not including dividends) received during the year ending Oct. 31, 1887, . . . . .	1,394	\$112,742 44
Number and amount of deposits of and exceeding \$300 at any one time during the year ending Oct. 31, 1887, . . . . .	93	56,716 35
Number and amount of withdrawals (including dividends) during the year ending Oct. 31, 1887, . . . . .	1,046	132,419 70
Number of accounts opened during the year ending Oct. 31, 1887, . . . . .	317	
Number of accounts closed during the year ending Oct. 31, 1887, . . . . .	231	
Amount of expenses of the corporation during the year ending Oct. 31, 1887, . . . . .		2,507 99
Amount of treasurer's bond, . . . . .		10,000 00
Date of examination by commissioner: October 14.		

Total amount of Loans with each specified Rate of Interest, including Deposits in Banks on Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$10,000 00	3½ per cent.	\$143,800 00	5 per cent.	\$253,378 11	6 per cent.

Classification of Depositors' Accounts.

	Number.	Amount.
Whole number, . . . . .	1,977	-
Of \$50 or less, . . . . .	598	\$12,197 31
Exceeding \$50 and not more than \$100, . . . . .	241	16,925 63
Exceeding \$100 and not more than \$200, . . . . .	269	37,086 52
Exceeding \$200 and not more than \$500, . . . . .	374	121,425 22
Exceeding \$500 and less than \$1,000, . . . . .	275	192,138 29
Of \$1,000 or more, . . . . .	220	250,862 51
To the credit of women, both adult and minor, . . . . .	1,069	337,448 11
To the credit of guardians, . . . . .	12	2,625 29
To the credit of religious and charitable associations, . . . . .	15	2,816 15
In trust, . . . . .	39	12,600 82

Schedule A — Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Boston, Mass., 4s, . . . . .	\$9,000	\$9,000 00	\$9,000 00
of Boston, Mass., 5s, . . . . .	1,000	1,135 00	1,000 00
of Boston, Mass., 6s, . . . . .	10,000	13,300 00	10,000 00
of Springfield, Mass., 7s, . . . . .	10,000	10,950 00	10,000 00
Commonwealth of Massachusetts 5s, . . . . .	20,000	21,950 00	20,000 00
Hampden County, Mass., 3s, . . . . .	45,000	40,500 00	43,650 00
Town of Adams, Mass., 6s, . . . . .	500	555 00	500 00
City of Hartford, Ct., 4½s, . . . . .	2,000	2,000 00	2,000 00
of Providence, R. I., 5s, . . . . .	10,000	11,245 00	10,000 00
District of Columbia 5s, . . . . .	10,000	11,100 00	10,000 00
	\$117,500	\$121,735 00	\$116,150 00

*Schedule B — Detailed Statement of Bank Stocks.*

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
180	Lee Nat'l Bank, Lee, . . .	\$18,000	\$25,200 00	\$18,850 00
70	Adams N'l Bank, No. Adams, .	7,000	9,800 00	7,000 00
40	First Nat'l Bank, Adams, . .	4,000	6,000 00	4,476 00
150	Pittsfield Nat'l Bank, Pittsfield,	15,000	24,000 00	18,848 00
75	Housatonic N'l B'k, Stockbrige,	7,500	13,125 00	9,750 00
25	First Nat'l Bank, Amherst, .	2,500	3,750 00	3,850 00
20	First Nat'l Bank, Springfield, .	2,000	3,000 00	3,320 00
10	Massachusetts N'l B'k, Boston,	2,500	2,650 00	2,500 00
15	State Nat'l Bank, Boston, .	1,500	1,740 00	1,500 00
23	Continental N'l Bank, Boston,	2,300	2,737 00	2,300 00
15	Everett Nat'l Bank, Boston, .	1,500	1,462 50	1,500 00
50	Merchandise N'l B'k, Boston, .	5,000	5,012 50	5,000 00
10	Hamilton Nat'l Bank, Boston,	1,000	1,225 00	1,000 00
28	Atlas Nat'l Bank, Boston, .	2,800	3,220 00	2,800 00
100	First Nat'l Bank, Boston, .	10,000	22,000 00	10,000 00
10	Atlantic Nat'l Bank, Boston, .	1,000	1,335 00	1,000 00
40	Nat'l Revere Bank, Boston, .	4,000	5,000 00	4,000 00
68	Nat'l Eagle Bank, Boston, .	6,800	6,800 00	6,800 00
35	Nat'l Webster Bank, Boston, .	3,500	3,587 50	3,500 00
65	N'l Hide & Leather B'k, Boston,	6,500	7,442 50	6,500 00
91	N'l B'k of No. America, Boston,	9,100	9,464 00	9,100 00
55	N'l B'k of Commerce, Boston,	5,500	6,710 00	5,500 00
50	N'l B'k of Redemption, Boston,	5,000	6,350 00	5,000 00
10	Nat'l Bank of the Common- wealth, Boston, . . .	1,000	1,350 00	1,000 00
30	N'l B'k of the Republic, Boston,	3,000	4,200 00	3,000 00
40	Birmingham N'l Bank, Birm- ingham, Ct., . . .	4,000	7,000 00	7,000 00
30	City N'l Bank, Bridgeport, Ct.,	3,000	4,560 00	4,560 00
		\$135,000	\$188,721 00	\$149,654 00

## COMMONWEALTH OF MASSACHUSETTS.

BERKSHIRE, ss., Nov. 25, 1887.

Personally appeared J. L. Kilbon, Treasurer of the Lee Savings Bank, and made oath that the foregoing statement, by him subscribed, is a true and correct statement of all the resources and liabilities of said institution, and that the answers made by him to the foregoing interrogatories contain the whole truth in reference to the matters to which they relate, according to his best knowledge and belief.

Before me,

ALBERT B. CLARK, *Justice of the Peace.*

BERKSHIRE, ss., Nov. 25, 1887.

Personally appeared P. C. Baird, C. C. Holcombe, David Dresser, Geo. H. Baird and John Stallman, being five or more of the trustees of said corporation, and severally made oath that they have made an examination of the affairs of the bank; that the books and records of said institution indicate the state of affairs as above attested by their treasurer; and that they believe said statement to be true.

Before me,

ALBERT B. CLARK, *Justice of the Peace.*

## LEICESTER SAVINGS BANK—LEICESTER.

Incorporated 1869. Number of corporators, 31.

LORY S. WATSON, *President*.GEO. H. SPRAGUE, *Treasurer*.PARKMAN T. DENNY, *Clerk*.

Names of committee charged with the investment of its funds :

LORY S. WATSON,

THEO. E. WOODCOCK,

CHAS. A. DENNY,

D. E. MERRIAM,

DEXTER KNIGHT,

CHAS. H. WOODCOCK,

JOHN H. MURDOCK,

Open for business every business day, except Saturday, 9 A.M. to 1 P.M., 2 to 4 P.M.  
 Saturday, 9 A.M. to 1 P.M.

## STATEMENT.

ASSETS.		LIABILITIES.	
Public funds as per Schedule A,	\$149,000 00	Deposits, . . . . .	\$363,554 19
Loan on public funds, . . . . .	1,800 00	Earnings undivided,	11,708 92
Bank stock as per Schedule B, . . . . .	47,812 12	Guaranty fund, . . . . .	10,235 43
Loan on bank stock, . . . . .	1,000 00		
Railroad bonds, . . . . .	22,000 00		
Loans on real estate, . . . . .	131,790 00		
Loans on personal security, . . . . .	23,000 00		
Loans to counties, cities or towns			
(notes), . . . . .	2,500 00		
Deposit in bank, on interest, . . . . .	6,321 72		
Expense account, . . . . .	274 70		
	<u>\$385,498 54</u>		<u>\$385,498 54</u>

## Loan on Public Funds : —

On \$2,000 United States 4s, . . . . . \$1,800 00

## Loan on Bank Stock : —

On 11 shares Leicester National Bank, Leicester, . . . . . \$1,000 00

Number of outstanding loans which are of an amount not exceeding \$3,000  
 each, . . . . . 105

Aggregate amount of the same, . . . . . \$99,990 00

## Cash on Deposit in Bank : —

Leicester National Bank, Leicester, . . . . . \$6,321 72

Whole amount of interest or profits received or earned during year end-  
 ing Oct. 31, 1887, . . . . . \$18,468 17

Rate and amount of each semi-annual dividend for the year } 2 per cent., { 6,846 27  
 ending Oct. 31, 1887, . . . . . } 2 per cent., { 6,897 13

Times for the dividends fixed by the by-laws : June and December.



Number and amount of deposits (not including dividends) received during the year ending Oct. 31, 1887, . . . . .	502	\$33,674 43
Number and amount of deposits of and exceeding \$300 at any one time during the year ending Oct. 31, 1887, . . . . .	37	17,335 44
Number and amount of withdrawals (including dividends) during the year ending Oct. 31, 1887, . . . . .	437	42,789 97
Number of accounts opened during the year ending Oct. 31, 1887, . . . . .	96	
Number of accounts closed during the year ending Oct. 31, 1887, . . . . .	65	
Amount of expenses of the corporation during the year ending Oct. 31, 1887, . . . . .		1,300 20
Amount of treasurer's bond, . . . . .		10,000 00
Date of examination by commissioner: July 26.		

*Total amount of Loans with each specified Rate of Interest, including Deposits in Banks on Interest.*

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$6,321 72	3 per cent.	\$500 00	4½ per cent.	\$1,800 00	5½ per cent.
5,500 00	4 “	102,450 00	5 “	49,840 00	6 “

*Classification of Depositors' Accounts.*

	Number.	Amount.
Whole number, . . . . .	805	—
Of \$50 or less, . . . . .	196	\$4,023 62
Exceeding \$50 and not more than \$100, . . . . .	63	4,543 96
Exceeding \$100 and not more than \$200, . . . . .	98	13,973 85
Exceeding \$200 and not more than \$500, . . . . .	153	52,810 42
Exceeding \$500 and less than \$1,000, . . . . .	140	96,012 56
Of \$1,000 or more, . . . . .	155	192,189 78
To the credit of women, both adult and minor, . . . . .	377	153,257 12
To the credit of guardians, . . . . .	11	6,039 04
To the credit of religious and charitable associations, . . . . .	6	2,779 59
In trust, . . . . .	45	20,367 87

*Schedule A—Detailed Statement of Public Funds.*

	Par Value.	Estimated Market Value.	Amount Invested.
County of Strafford, N. H., 4s, . . . . .	\$5,000	\$5,000 00	\$5,000 00
City of Worcester, Mass., 6s, . . . . .	12,000	12,960 00	12,000 00
of Fall River, Mass., 6s, . . . . .	1,000	1,175 00	1,000 00
of Somerville, Mass., 5s, . . . . .	10,000	10,190 00	10,000 00
of Chelsea, Mass., 6s, . . . . .	8,000	8,960 00	8,000 00
of Lynn, Mass., 6s, . . . . .	6,000	6,660 00	6,000 00
of Springfield, Mass., 7, . . . . .	2,000	2,000 00	2,000 00
of Lawrence, Mass., 4s, . . . . .	10,000	10,150 00	10,000 00
of Lowell, Mass., 4s, . . . . .	10,000	10,200 00	10,000 00
of Manchester, N. H., 6s, . . . . .	1,000	1,020 00	1,000 00
of Waterbury, Ct., 4s, . . . . .	5,000	5,050 00	5,000 00
of Columbus, Ohio, 4s, . . . . .	10,000	10,000 00	10,000 00
of Cleveland, Ohio, 4s, . . . . .	5,000	5,000 00	5,000 00



*Schedule A—Concluded.*

	Par Value.	Estimated Market Value.	Amount Invested.
City of Indianapolis, Ind., 8s, . . .	\$5,000	\$5,875 00	\$5,000 00
of Dayton, Ohio, 4s, . . .	5,000	5,000 00	5,000 00
Town of Clinton, Mass., 4s, . . .	10,000	10,050 00	10,000 00
of Beverly, Mass., 4s, . . .	10,000	10,100 00	10,000 00
of Holbrook, Mass., 4s, . . .	10,000	10,100 00	10,000 00
of Randolph, Mass., 4s, . . .	24,000	24,240 00	24,000 00
	\$149,000	\$153,730 00	\$149,000 00

*Schedule B—Detailed Statement of Bank Stocks.*

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
25	Howard Nat'l Bank, Boston, . . .	\$2,500	\$2,693 75	\$2,635 00
50	State Nat'l Bank, Boston, . . .	5,000	5,800 00	5,397 50
21	Traders' Nat'l Bank, Boston, . . .	2,100	1,974 00	2,628 50
30	Eliot Nat'l Bank, Boston, . . .	3,000	3,870 00	3,610 00
10	Continental Nat'l Bank, Boston, . . .	1,000	1,190 00	1,150 00
10	Maverick Nat'l Bank, Boston, . . .	1,000	2,200 00	1,178 75
20	North Nat'l Bank, Boston, . . .	2,000	2,620 00	2,425 00
15	Market Nat'l Bank, Boston, . . .	1,500	1,372 50	1,815 40
30	Nat'l Webster Bank, Boston, . . .	3,000	3,075 00	3,162 50
12	N'l B'k of No. America, Boston, . . .	1,200	1,257 00	1,346 00
50	N'l Hide & Leather B'k, Boston, . . .	5,000	5,725 00	5,954 40
10	Nat'l Bank of the Common- wealth, Boston, . . .	1,000	1,350 00	1,100 00
15	Nat'l Revere Bank, Boston, . . .	1,500	1,875 00	1,925 00
25	Central N'l Bank, Worcester, . . .	2,500	3,575 50	3,525 00
11	Millbury Nat'l Bank, Millbury, . . .	1,100	1,375 00	1,314 50
74	Leicester N'l Bank, Leicester, . . .	7,400	8,436 00	8,644 57
		\$40,800	\$48,388 25	\$47,812 12

*Railroad Bonds.*

	Par Value.	Estimated Market Value.	Amount Invested.
Eastern R.R. 6s, . . . . .	\$3,000	\$3,660 00	\$3,000 00*
Vermont & Massachusetts R.R. 5s, . . .	10,000	11,000 00	10,000 00
Boston & Lowell R.R. 4s, . . . . .	2,000	2,000 00	2,000 00
Fitchburg R.R. 4s, . . . . .	4,000	3,920 00	4,000 00
Fitchburg R.R. 4½s, . . . . .	3,000	3,000 00	3,000 00
	\$22,000	\$23,580 00	\$22,000 00

\* This was a legal investment when made.

## COMMONWEALTH OF MASSACHUSETTS.

WORCESTER, SS., Nov. 14, 1887.

Personally appeared Geo. H. Sprague, Treasurer of the Leicester Savings Bank, and made oath that the foregoing statement, by him subscribed, is a true and correct statement of all the resources and liabilities of said institution, and that the answers made by him to the foregoing interrogatories contain the whole truth in reference to the matters to which they relate, according to his best knowledge and belief.

Before me,

DAVID E. MERRIAM, *Justice of the Peace.*

WORCESTER, SS., Nov. 15, 1887.

Personally appeared Charles A. Denny, Dexter Knight, L. S. Watson, J. N. Murdock and L. D. Thurston, being five or more of the trustees of said corporation, and severally made oath that they have made an examination of the affairs of the bank; that the books and records of said institution indicate the state of affairs as above attested by their treasurer; and that they believe said statement to be true.

Before me,

DAVID E. MERRIAM, *Justice of the Peace.*

LEOMINSTER SAVINGS BANK — LEOMINSTER.

Incorporated 1865. Number of corporators, 35.

DWIGHT B. LOOK, *President.* A. L. BURDITT, *Treasurer.*  
A. L. BURDITT, *Clerk.*

Names of committee charged with the investment of its funds :

GEO. HALL, A. L. BURDITT,  
HAMILTON MAYO, CHAS. C. BOYDEN.  
JOEL SMITH,

Open for business every business day, 9 A.M. to 12 M., and 1 to 3 P.M.

STATEMENT.

ASSETS.		LIABILITIES.	
Loans on public funds, . . .	\$4,000 00	Deposits, . . . . .	\$642,016 08
Bank stock as per Schedule, . .	69,850 00	Earnings undivided, . . .	4,582 26
Loans on bank stock, . . . . .	2,335 00	Guaranty fund, . . . . .	22,500 00
Loan on railroad bonds, . . . .	800 00		
Real estate (for banking pur- poses), . . . . .	20,000 00		
Loans on real estate, . . . . .	375,245 00		
Loans on personal security, . . .	151,389 44		
Loans to counties, cities or towns (notes), . . . . .	21,000 00		
Deposit in bank, on interest, . .	10,000 00		
Deposit in bank, not on interest, .	13,249 82		
Tax account, . . . . .	233 12		
Cash on hand, . . . . .	995 96		
	\$669,098 34		\$669,098 34

Loans on Public Funds, amount on each : —

On \$1,000 United States 4s, . . . . .	\$1,000 00
On \$3,000 Town of Clinton, Mass., bonds, . . . . .	3,000 00

Loans on Bank Stock, amount on each : —

On 9 shares First National Bank, Leominster, . . . . .	\$135 00
On 35 shares Leominster National Bank, Leominster, . . . . .	2,200 00

Loan on Railroad Bonds : —

On \$1,000 Boston & Albany R.R. bonds, . . . . .	\$800 00
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Invested in real estate (for banking purposes), . . . . .	\$20,000 00
Estimated value of the same, . . . . .	20,000 00
Assessed value of the same, . . . . .	15,000 00
Net income received from same during year ending Oct. 31, 1887, . . .	1,206 35
Number of outstanding loans which are of an amount not exceeding \$3,000 each, . . . . .	392
Aggregate amount of the same, . . . . .	307,014 38

Cash on Deposit in Banks, amount in each : —

Leominster National Bank, Leominster, . . . . .	\$13,249 82
Safety Fund National Bank, Fitchburg, . . . . .	10,000 00

Whole amount of interest or profits received or earned during year ending

Oct. 31, 1887, . . . . . \$32,617 71

Rate and amount of each semi-annual dividend for the year	} 2 per cent., {	12,142 28
ending Oct. 31, 1887, . . . . .		

Times for the dividends fixed by the by-laws: January 1 and July 1.

Number and amount of deposits (not including dividends) received

during the year ending Oct. 31, 1887, . . . . . 1,576 \$111,604 05

Number and amount of deposits of and exceeding \$300 at any one

time during the year ending Oct. 31, 1887, . . . . . 80 46,010 74

Number and amount of withdrawals (including dividends) during the

year ending Oct. 31, 1887, . . . . . 1,135 119,611 43

Number of accounts opened during the year ending Oct. 31, 1887, . 439

Number of accounts closed during the year ending Oct. 31, 1887, . 257

Amount of expenses of the corporation during the year ending Oct. 31, 1887, 1,664 05

Amount of treasurer's bond, . . . . . 15,000 00

Date of examination by commissioner: August 5.

*Total amount of Loans with each specified Rate of Interest, including  
Deposits in Banks on Interest.*

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$15,500 00	4 per cent.	\$64,625 00	5½ per cent.	\$301,619 44	6 per cent.
183,025 00	5 “				

*Classification of Depositors' Accounts.*

	Number.	Amount.
Whole number, . . . . .	2,120	—
Of \$50 or less, . . . . .	768	\$13,096 06
Exceeding \$50 and not more than \$100, . . . . .	244	16,433 34
Exceeding \$100 and not more than \$200, . . . . .	292	41,306 16
Exceeding \$200 and not more than \$500, . . . . .	343	110,637 23
Exceeding \$500 and less than \$1,000, . . . . .	258	180,757 42
Of \$1,000 or more, . . . . .	215	279,765 87
To the credit of women, both adult and minor, . . . . .	1,143	345,672 46
To the credit of guardians, . . . . .	22	8,118 32
To the credit of religious and charitable associations, . . . . .	34	23,598 16
In trust, . . . . .	78	49,017 27



*Detailed Statement of Bank Stocks.*

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
80	Safety Fund N'l B'k, Fitchburg,	\$8,000	\$8,800 00	\$8,000 00
75	Nat'l Webster Bank, Boston, .	7,500	7,725 00	7,500 00
62	Boston Nat'l Bank, Boston, .	6,200	7,378 00	6,200 00
21	Traders' Nat'l Bank, Boston, .	2,100	1,974 00	2,100 00
61	Globe Nat'l Bank, Boston, .	6,100	5,612 00	6,100 00
27	Central Nat'l Bank, Boston, .	2,700	3,510 00	2,700 00
10	Market Nat'l Bank, Boston, .	1,000	920 00	1,000 00
5	Blackstone Nat'l Bank, Boston,	500	530 00	500 00
25	Eliot Nat'l Bank, Boston, .	2,500	3,225 00	2,500 00
34	Everett Nat'l Bank, Boston, .	3,400	3,298 00	3,400 00
20	Continental N'l Bank, Boston,	2,000	2,380 00	2,000 00
15	Boylston Nat'l Bank, Boston, .	1,500	1,950 00	1,500 00
17	Nat'l Eagle Bank, Boston, .	1,700	1,700 00	1,700 00
2	Merchandise N'l B'k, Boston, .	200	200 00	200 00
2	Shoe & Leather N'l B'k, Boston,	200	200 00	200 00
9	N'l Bank of Commerce, Boston,	900	1,098 00	900 00
30	N'l B'k of No. America, Boston,	3,000	3,150 00	3,000 00
10	Nat'l Bank of the Common-wealth, Boston, . . . .	1,000	1,370 00	1,000 00
160	Leominster N'l Bank, Leominster, . . . .	16,000	16,480 00	16,000 00
335	First Nat'l Bank, Leominster,	3,350	1,675 00	3,350 00*
		\$69,850	\$73,175 00	\$69,850 00

## COMMONWEALTH OF MASSACHUSETTS.

WORCESTER, ss., Nov. 14, 1887.

Personally appeared A. L. Burditt, Treasurer of the Leominster Savings Bank, and made oath that the foregoing statement, by him subscribed, is a true and correct statement of all the resources and liabilities of said institution, and that the answers made by him to the foregoing interrogatories contain the whole truth in reference to the matters to which they relate, according to his best knowledge and belief.

Before me,

F. J. LOTHROP, *Justice of the Peace.*

WORCESTER, ss., Nov. 14, 1887. \*

Personally appeared Geo. Hall, Joel Smith, Chas. C. Boyden, Chas. L. Joslin and F. A. Whitney, being five or more of the trustees of said corporation, and severally made oath that they have made an examination of the affairs of the bank; that the books and records of said institution indicate the state of affairs as above attested by their treasurer; and that they believe said statement to be true.

Before me,

F. J. LOTHROP, *Justice of the Peace.*

WORCESTER, ss., Dec. 8, 1887.

Personally appeared Dwight B. Look, and made oath that the above return by him subscribed is true, according to his best knowledge and belief.

Before me,

F. J. LOTHROP, *Justice of the Peace.*

\* This bank is in liquidation and has paid 90 per cent. to stockholders.

## LEXINGTON SAVINGS BANK—LEXINGTON.

Incorporated March 11, 1871. Number of corporators, 13.

GEO. W. ROBINSON, *President*.BRADLEY C. WHITCHER, *Treasurer*.A. E. SCOTT, *Clerk*.

Names of committee charged with the investment of its funds:

B. T. BATCHELLER,

CHAS. T. WEST,

WALTER WELLINGTON,

CHAS. PUTNAM.

LEONARD A. SAVILLE,

Open for business Wednesday, 2.30 to 5.30 P.M., and Saturday, 2.30 to 7 P.M.

## STATEMENT.

ASSETS.		LIABILITIES.	
Loan on public funds, . . . . .	\$1,500 00	Deposits, . . . . .	\$141,568 70
Bank stock as per Schedule, . . . . .	4,317 75	Earnings undivided, . . . . .	955 83
Loans on real estate, . . . . .	86,714 15	Guaranty fund, . . . . .	1,994 87
Loans on personal security, . . . . .	45,275 00	Profit and loss acc't, . . . . .	3,134 90
Deposits in banks, on interest, . . . . .	9,363 46		
Furniture, . . . . .	85 00		
Cash on hand, . . . . .	398 94		
	<u>\$147,654 30</u>		<u>\$147,654 30</u>

## Loan on Public Funds:—

On \$3,000 City of Fall River, Mass., bonds, . . . . . \$1,500 00

Number of outstanding loans which are of an amount not exceeding  
\$3,000 each, . . . . . 56

Aggregate amount of the same, . . . . . \$70,576 65

## Cash on Deposit in Banks, amount in each:—

Merchandise National Bank, Boston, . . . . . \$5,936 19

Fourth National Bank, Boston, . . . . . 3,427 27

## Whole amount of interest or profits received or earned during year ending

Oct. 31, 1887, . . . . . \$7,123 18

Rate and amount of each semi-annual dividend for the year }  $2\frac{1}{2}$  per cent., { 2,806 85  
ending Oct. 31, 1887, . . . . . }  $2\frac{1}{2}$  per cent., { 3,076 76Times for the dividends fixed by the by-laws: third Wednesday in April  
and October.Number and amount of deposits (not including dividends) received  
during the year ending Oct. 31, 1887, . . . . . 591 \$52,543 29Number and amount of deposits of and exceeding \$300 at any one time  
during the year ending Oct. 31, 1887, . . . . . 43 24,760 85Number and amount of withdrawals (including dividends) during the  
year ending Oct. 31, 1887, . . . . . 400 39,088 74

Number of accounts opened during the year ending Oct. 31, 1887, . . . . . 101

Number of accounts closed during the year ending Oct. 31, 1887, . . . . . 42

Amount of expenses of the corporation during the year ending Oct. 31, 1887, . . . . . 432 29

Amount of treasurer's bond, . . . . . 5,000 00

Date of examination by commissioner: June 15.

Total amount of Loans with each specified Rate of Interest, including  
Deposits in Banks on Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$9,633 46 6,000 00	3 per cent. 5 “	\$124,989 15	6 per cent.	\$2,500 00	7 per cent.

Classification of Depositors' Accounts.

	Number.	Amount.
Whole number, . . . . .	633	-
Of \$50 or less, . . . . .	294	\$3,760 49
Exceeding \$50 and not more than \$100, . . . . .	70	5,158 06
Exceeding \$100 and not more than \$200, . . . . .	73	9,863 45
Exceeding \$200 and not more than \$500, . . . . .	90	29,736 34
Exceeding \$500 and less than \$1,000, . . . . .	54	35,919 87
Of \$1,000 or more, . . . . .	52	57,130 49
To the credit of women, both adult and minor, . . . . .	261	60,258 64
To the credit of guardians, . . . . .	5	3,168 09
To the credit of religious and charitable associations, . . . . .	13	1,364 28
In trust, . . . . .	67	23,130 63

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
18	Merchandise N'l B'k, Boston, .	\$1,800	\$1,804 50	\$1,764 00
12	Market Nat'l Bank, Boston, .	1,200	1,083 00	1,080 00
15	Globe Nat'l Bank, Boston, .	1,500	1,381 87	1,473 75
		\$4,500	\$4,269 37	\$4,317 75

COMMONWEALTH OF MASSACHUSETTS.  
MIDDLESEX, ss., Nov. 19, 1887.

Personally appeared Bradley C. Whitcher, Treasurer of the Lexington Savings Bank, and made oath that the foregoing statement, by him subscribed, is a true and correct statement of all the resources and liabilities of said institution, and that the answers made by him to the foregoing interrogatories contain the whole truth in reference to the matters to which they relate, according to his best knowledge and belief.

Before me, LEONARD A. SAVILLE, Justice of the Peace.

MIDDLESEX, ss., Nov. 21, 1887.

Personally appeared Geo. W. Robinson, B. T. Batcheller, Chas. T. West, Lyman Lawrence and Geo. E. Muzzey, being five or more of the trustees of said corporation, and severally made oath that they have made an examination of the affairs of the bank; that the books and records of said institution indicate the state of affairs as above attested by their treasurer; and that they believe said statement to be true.

Before me, LEONARD A. SAVILLE, Justice of the Peace.



## LOWELL FIVE] CENTS SAVINGS BANK—LOWELL.

Incorporated 1854. Number of corporators, 112.

SEWALL G. MACK, *President.*ARTEMAS S. TYLER, *Treasurer.*CHAS. F. COBURN, *Clerk.*

Names of committee charged with the investment of its funds :

JOHN F. KIMBALL,

CHAS. I. A. BARTLETT,

OLIVER E. CUSHING,

GEO. S. CHENEY,

JOHN H. McALVIN,

A. S. TYLER.

Open for business every business day, 9 A.M. to 1 P.M., and Saturday evening, 7 to 9 P.M.

## STATEMENT.

ASSETS.		LIABILITIES.	
Public funds as per Schedule A,	\$32,975 00	Deposits, . . . .	\$1,273,938 41
Bank stock as per Schedule B, .	175,420 00	Earnings undivided,	95,334 14
Loans on bank stock, . . . .	19,900 00	Guaranty fund, . .	40,354 59
Real estate (for banking purposes), . . . .	65,000 00	Rents, . . . .	1,604 30
Real estate by foreclosure, . .	126,280 00		
Loans on real estate, . . . .	683,140 22		
Loans on personal security, . .	250,700 00		
Loans to counties, cities or towns (notes), . . . .	25,000 00		
Deposits in banks, on interest, .	28,501 13		
Expense account, . . . .	2,492 14		
Loans on depositors' books, . .	675 00		
Cash on hand, . . . .	1,147 95		
	<u>\$1,411,231 44</u>		<u>\$1,411,231 44</u>

Loans on Bank Stock, amount on each : —

On 67 shares Crocker National Bank, Turner's Falls, . . . . .	} \$8,000 00
On 34 shares Rollstone National Bank, Fitchburg, . . . . .	
On 19 shares Prescott National Bank, Lowell, . . . . .	1,900 00
On 20 shares Prescott National Bank, Lowell, . . . . .	2,000 00
On 5 shares Howard National Bank, Boston, . . . . .	} 500 00
On 1 share National Hide & Leather Bank, Boston, . . . . .	
On 14 shares Appleton National Bank, Lowell, . . . . .	} 7,000 00
On 63 shares Prescott National Bank, Lowell, . . . . .	
On 1 share Old Lowell National Bank, Lowell, . . . . .	} 500 00
On 1 share First National Bank, Lowell, . . . . .	
On 4 shares Crocker National Bank, Turner's Falls, . . . . .	}

Invested in real estate (for banking purposes), . . . . .	\$65,000 00
Estimated value of the same, . . . . .	65,000 00
Assessed value of the same, . . . . .	54,750 00
Net income received from same during year ending Oct. 31, 1887, . . . .	1,988 71
Value (by books) of other real estate, held by foreclosure or otherwise, .	126,280 00
Assessed value of the same, . . . . .	83,350 00
Net income received from same during year ending Oct. 31, 1887, . . . .	2,306 69



Number of outstanding loans which are of an amount not exceeding \$3,000 each, . . . . .	95
Aggregate amount of the same, . . . . .	\$139,575 00
Amount of investments from which no income is received, . . . . .	14,780 00

Cash on Deposit in Banks, amount in each :—

Prescott National Bank, Lowell, . . . . .	\$15,651 02
Appleton National Bank, Lowell, . . . . .	10,172 63
National Bank of the Commonwealth, Boston, . . . . .	2,677 48

Whole amount of interest or profits received or earned during year ending Oct. 31, 1887, . . . . .	\$67,676 30
Rate and amount of each semi-annual dividend for the year ending Oct. 31, 1887, . . . . .	} 2 per cent., { 24,328 99 } 2 per cent., { 24,739 06
Times for the dividends fixed by the by-laws: first Saturday in January and July.	

Number and amount of deposits (not including dividends) received during the year ending Oct. 31, 1887, . . . . .	5,383	\$176,838 21
Number and amount of deposits of and exceeding \$300 at any one time during the year ending Oct. 31, 1887, . . . . .	127	73,110 15
Number and amount of withdrawals (including dividends) during the year ending Oct. 31, 1887, . . . . .	2,469	203,134 97
Number of accounts opened during the year ending Oct. 31, 1887, . . . . .	1,031	
Number of accounts closed during the year ending Oct. 31, 1887, . . . . .	829	
Amount of expenses of the corporation during the year ending Oct. 31, 1887, . . . . .		7,149 23
Amount of treasurer's bond, . . . . .		30,000 00
Date of examination by commissioner: September 16.		

Total amount of Loans with each specified Rate of Interest, including Deposits in Banks on Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$2,677 48	2½ per cent.	\$194,650 00	4¾ per cent.	\$30,000 00	6½ per cent.
5,651 02	3 “	504,675 00	5 “	1,550 00	7 “
20,172 63	4 “	54,400 00	5½ “	3,000 00	7½ “
60,400 00	4½ “	130,740 22	6 “		

Classification of Depositors' Accounts.

	Number.	Amount.
Whole number, . . . . .	6,325	—
Of \$50 or less, . . . . .	3,614	\$41,685 08
Exceeding \$50 and not more than \$100, . . . . .	538	37,924 02
Exceeding \$100 and not more than \$200, . . . . .	539	74,325 10
Exceeding \$200 and not more than \$500, . . . . .	654	214,929 38
Exceeding \$500 and less than \$1,000, . . . . .	523	367,954 01
Of \$1,000 or more, . . . . .	457	537,120 82
To the credit of women, both adult and minor, . . . . .	2,448	552,047 82
To the credit of guardians, . . . . .	26	8,205 31
To the credit of religious and charitable associations, . . . . .	31	6,229 15
In trust, . . . . .	1,621	188,244 32

*Schedule A — Detailed Statement of Public Funds.*

	Par Value.	Estimated Market Value.	Amount Invested.
City of Lowell, Mass., 6s, . . .	\$35,000	\$36,662 50	\$32,975 00

*Schedule B — Detailed Statement of Bank Stocks.*

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
44	Atlas Nat'l Bank, Boston, .	\$4,400	\$5,082 00	\$4,400 00
50	Blackstone N'l Bank, Boston, .	5,000	5,425 00	5,000 00
40	Boston Nat'l Bank, Boston, .	4,000	4,760 00	4,000 00
52	Boylston Nat'l Bank, Boston, .	5,200	6,786 00	5,200 00
50	Nat'l City Bank, Boston, .	5,000	5,350 00	5,000 00
40	N'l Bank of Commerce, Boston,	4,000	4,890 00	4,000 00
10	Nat'l Bank of the Common- wealth, Boston, . . .	1,000	1,370 00	1,000 00
70	Continental N'l Bank, Boston, .	7,000	8,295 00	7,000 00
30	Nat'l Eagle Bank, Boston, .	3,000	3,000 00	3,000 00
50	Eliot Nat'l Bank, Boston, .	5,000	6,400 00	5,000 00
20	Everett Nat'l Bank, Boston, .	2,000	1,955 00	2,000 00
17	Nat'l Exchange Bank, Boston,	1,700	2,154 75	1,700 00
5	Faneuil Hall Nat'l B'k, Boston,	500	696 25	500 00
50	Freeman's Nat'l Bank, Boston,	5,000	4,737 50	5,000 00
60	Globe Nat'l Bank, Boston, .	6,000	5,475 00	6,000 00
50	Hamilton Nat'l Bank, Boston,	5,000	6,125 00	5,000 00
15	N'l Hide & Leather B'k, Boston,	1,500	1,717 50	1,500 00
20	Howard Nat'l Bank, Boston, .	2,000	2,155 00	2,000 00
20	Lincoln Nat'l Bank, Boston, .	2,000	2,205 00	2,000 00
10	Merchants' Nat'l Bank, Boston,	1,000	1,395 00	1,000 00
5	North Nat'l Bank, Boston, .	500	655 00	500 00
90	N'l B'k of No. America, Boston,	9,000	9,427 50	9,000 00
100	N'l B'k of Redemption, Boston,	10,000	12,725 00	10,000 00
10	N'l B'k of the Republic, Boston,	1,000	1,400 00	1,000 00
27	Nat'l Revere Bank, Boston, .	2,700	3,371 63	2,700 00
25	Second Nat'l Bank, Boston, .	2,500	3,750 00	2,500 00
5	Shawmut Nat'l Bank, Boston, .	500	626 25	500 00
40	Shoe & Leather N'l B'k, Boston,	4,000	4,040 00	4,000 00
20	State Nat'l Bank, Boston, .	2,000	2,325 00	2,000 00
92	Suffolk Nat'l Bank, Boston, .	9,200	10,534 00	9,200 00
71	Tremont Nat'l Bank, Boston, .	7,100	7,117 75	7,100 00
40	Nat'l Union Bank, Boston, .	4,000	5,790 00	4,000 00
20	Washington N'l Bank, Boston,	2,000	2,480 00	2,000 00
85	First Nat'l Bank, Lowell, .	8,500	13,175 00	11,305 00
35	Merchants' N'l Bank, Lowell, .	3,500	4,375 00	3,500 00
83	Old Lowell Nat'l Bank, Lowell,	8,300	10,458 00	10,375 00
135	Prescott Nat'l Bank, Lowell, .	13,500	20,925 00	16,740 00
75	Railroad Nat'l Bank, Lowell, .	7,500	9,750 00	8,700 00
		\$166,100	\$202,899 13	\$175,420 00

## COMMONWEALTH OF MASSACHUSETTS.

MIDDLESEX, ss., Dec. 2, 1887.

Personally appeared Artemas S. Tyler, Treasurer of the Lowell Five Cents Savings Bank, and made oath that the foregoing statement, by him subscribed, is a true and correct statement of all the resources and liabilities of said institution, and that the answers made by him to the foregoing interrogatories contain the whole truth in reference to the matters to which they relate, according to his best knowledge and belief.

Before me,

CHAS. F. COBURN, *Justice of the Peace.*

MIDDLESEX, ss., Dec. 2, 1887.

Personally appeared Sewall G. Mack, Wm. F. Salmon, Geo. S. Cheney, John F. Kimball, Chas. Coburn and John H. McAlvin, being five or more of the trustees of said corporation, and severally made oath that they have made an examination of the affairs of the bank; that the books and records of said institution indicate the state of affairs as above attested by their treasurer; and that they believe said statement to be true.

Before me,

CHAS. F. COBURN, *Justice of the Peace.*

## LOWELL INSTITUTION FOR SAVINGS—LOWELL.

Incorporated 1829. Number of corporators, 55.

CHARLES A. SAVORY, *President*.GEORGE J. CARNEY, *Treasurer*.GEORGE J. CARNEY, *Clerk*.

Names of committee charged with the investment of its funds:

AMOS B. FRENCH,

FREDERICK TAYLOR,

SAMUEL KIDDER,

GEORGE J. CARNEY.

JAMES W. B. SHAW,

Open for business every business day, 9 A.M. to 2 P.M.; Saturday, 7 to 9 P.M.

## STATEMENT.

ASSETS.		LIABILITIES.	
Public funds as per Schedule A,	\$65,000 00	Deposits, . . . . .	\$3,775,382 86
Loans on public funds, . . . . .	600 00	Earnings undivided, . . . . .	34,047 13
Bank stock as per Schedule B, . . . . .	170,500 00	Guaranty fund, . . . . .	168,086 16
Loans on bank stock, . . . . .	43,000 00		
Real estate (for banking purposes), . . . . .	20,334 06		
Loans on real estate, . . . . .	1,143,717 00		
Loans on personal security, . . . . .	727,500 00		
Loans to counties, cities or towns (notes), . . . . .	1,458,200 00		
Deposits in banks, on interest, . . . . .	348,665 09		
	\$3,977,516 15		\$3,977,516 15

Loans on Public Funds, amount on each:—

On \$500 City of Bath, Me., bond, . . . . .	* \$200 00
On \$1,500 United States 4s, . . . . .	400 00

Loans on Bank Stock, amount on each:—

On 453 shares Merchants' National Bank, Lowell, . . . . .	\$40,000 00
On 33 shares Appleton National Bank, Lowell, . . . . .	3,000 00
Invested in real estate (for banking purposes), . . . . .	\$20,334 06
Estimated value of the same, . . . . .	20,334 06
Assessed value of the same, . . . . .	37,000 00
Net income received from same during year ending Oct. 31, 1887, . . . . .	1,506 85
Number of outstanding loans which are of an amount not exceeding \$3,000 each, . . . . .	66
Aggregate amount of the same, . . . . .	117,467 00

Cash on Deposit in Banks, amount in each:—

Merchants' National Bank, Lowell, . . . . .	\$88,665 09
Appleton National Bank, Lowell, . . . . .	125,000 00
Prescott National Bank, Lowell, . . . . .	60,000 00
Wamesit National Bank, Lowell, . . . . .	75,000 00

\* This illegal loan has been paid.



Whole amount of interest or profits received or earned during year ending  
Oct. 31, 1887, . . . . . \$180,303 48

Rate and amount of each semi-annual dividend for the year } 2 per cent., { 69,519 06  
ending Oct. 31, 1887, . . . . . } 2 per cent., { 71,008 87

Times for the dividends fixed by the by-laws: first Saturday in May and  
and November.

Average annual per cent. of dividends for term ending at time of and  
including last extra dividend: 5.017.

Date of the last extra dividend: November, 1882.

Number and amount of deposits (not including dividends) received  
during the year ending Oct. 31, 1887, . . . . . 12,412 \$652,652 00

Number and amount of deposits of and exceeding \$300 at any one  
time during the year ending Oct. 31, 1887, . . . . . 421 181,063 35

Number and amount of withdrawals (including dividends) during the  
year ending Oct. 31, 1887, . . . . . 9,355 642,489 35

Number of accounts opened during the year ending Oct. 31, 1887, . . . . . 2,057

Number of accounts closed during the year ending Oct. 31, 1887, . . . . . 1,548

Amount of expenses of the corporation during the year ending Oct. 31, 1887, . . . . . 8,400 00

Amount of treasurer's bond, . . . . . 25,000 00

Date of examination by commissioner: August 26.

*Total amount of Loans with each specified Rate of Interest, including  
Deposits in Banks on Interest.*

Amount.	Rate.	Amoun	Rate.	Amount.	Rate.
\$88,665 09	3 per cent.	\$50,000 00	4½ per cent.	\$704,525 00	5 per cent.
220,000 00	3½ "	50,000 00	4 29 100 "	370,000 00	5½ "
150,000 00	3¾ "	100,000 00	4¾ "	308,292 00	6 "
100,000 00	3 7 8 "	290,500 00	4½ "	200,000 00	6½ "
654,400 00	4 "	210,300 00	4¾ "	225,000 00	6 6 10 "

*Schedule A — Detailed Statement of Public Funds.*

	Par Value.	Estimated Market Value.	Amount Invested.
District of Columbia 5s, . . . . .	\$65,000	\$65,000 00	\$65,000 00

*Schedule B — Detailed Statement of Bank Stocks.*

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
142	Columbian Nat'l Bank, Boston,	\$14,200	\$18,602 00	\$14,200 00
174	Nat'l Eagle Bank, Boston, . .	17,400	18,444 00	17,400 00
344	Merchants' Nat'l Bank, Boston,	34,400	48,848 00	34,400 00
161	New England N'l B'k, Boston,	16,100	23,023 00	16,100 00
473	Second Nat'l Bank, Boston, . .	47,300	72,842 00	47,300 00
160	First Nat'l Bank, Lowell, . .	16,000	25,600 00	16,000 00
171	Railroad Nat'l Bank, Lowell, .	17,100	22,230 00	17,100 00
80	Merchants' N'l Bank, Lowell, .	8,000	12,000 00	8,000 00
		\$170,500	\$241,589 00	\$170,500 00

COMMONWEALTH OF MASSACHUSETTS.

MIDDLESEX, ss.

LOWELL, Nov. 4, 1887.

Personally appeared George J. Carney, Treasurer of the Lowell Institution for Savings, and made oath that the foregoing statement, by him subscribed, is a true and correct statement of all the resources and liabilities of said institution, and that the answers made by him to the foregoing interrogatories contain the whole truth in reference to the matters to which they relate, according to his best knowledge and belief.

Before me, AUSTIN K. CHADWICK, *Justice of the Peace.*

MIDDLESEX, ss.

LOWELL, Nov. 4, 1887.

Personally appeared Charles A. Savory, F. Nickerson, Fred'k Bailey, Samuel Kidder, Cyrus M. Fisk and J. Orne Green, being five or more of the trustees of said corporation, and severally made oath that they have made an examination of the affairs of the bank; that the books and records of said institution indicate the state of affairs as above attested by their treasurer; and that they believe said statement to be true.

Before me, GEO. J. CARNEY, *Justice of the Peace.*

*Classification of Depositors' Accounts.*

	Number.	Amount.
Whole number, . . . . .	10,846	-
Of \$50 or less, . . . . .	2,790	\$50,054 65
Exceeding \$50 and not more than \$100, . . . . .	1,111	81,600 40
Exceeding \$100 and not more than \$200, . . . . .	1,526	214,999 55
Exceeding \$200 and not more than \$500, . . . . .	2,194	720,652 76
Exceeding \$500 and less than \$1,000, . . . . .	1,976	1,436,877 26
Of \$1,000 or more, . . . . .	1,249	1,271,198 24
To the credit of women, both adult and minor, . . . . .	5,349	1,959,983 18
To the credit of guardians, . . . . .	44	16,015 43
To the credit of religious and charitable associations, . . . . .	33	16,939 54
In trust, . . . . .	1,943	554,579 55

## LYNN FIVE CENTS SAVINGS BANK—LYNN.

Incorporated 1854. Number of corporators, 78.

HENRY A. PEVEAR, *President*.HENRY E. NEWHALL, *Treasurer*.HENRY E. NEWHALL, *Clerk*.

Names of committee charged with the investment of its funds:

HENRY A. PEVEAR,

RUFUS KIMBALL,

THOMAS B. NEWHALL,

AZA A. BREED.

CHAS. H. NEWHALL,

Open for business every business day, 9 A.M. to 1 P.M.; Saturday, 3 to 6 P.M.

## STATEMENT.

ASSETS.		LIABILITIES.	
Public funds as per Schedule A,	\$33,951 89	Deposits, . . . .	\$2,258,991 39
Loans on public funds, . .	304,000 00	Earnings undivided, . .	110,581 06
Bank stock as per Schedule B, .	237,665 09	Guaranty fund, . . .	65,000 00
Loans on bank stock, . . .	62,600 00		
Railroad bonds, . . . .	88,783 15		
Loans on railroad bonds, . .	44,000 00		
Loans on railroad stocks, . .	26,500 00		
Real estate (for banking purposes), . . . .	30,000 00		
Real estate by foreclosure, . .	7,831 93		
Loans on real estate, . . .	1,157,730 45		
Loans on personal security, . .	337,905 35		
Loans to counties, cities or towns (notes), . . . .	56,500 00		
Deposits in banks, on interest, .	33,308 18		
Deposit in bank, not on interest, . . . .	6,045 00		
Expense account, . . . .	1,900 81		
Tax titles, . . . .	700 11		
Cash on hand, . . . .	5,150 49		
	<u>\$2,434,572 45</u>		<u>\$2,434,572 45</u>

## Loans on Public Funds, amount on each:—

On \$5,000 Town of Holbrook 4s, . . . . .	} \$45,000 00
On \$5,000 Town of Brookline $\frac{3}{8}$ s, . . . . .	
On \$5,000 Sullivan County, N. H. (note), . . . . .	
On \$10,000 Town of Pawtucket, R. I., 5s, . . . . .	
On \$20,000 City of Brockton $3\frac{1}{2}$ s, . . . . .	
On \$20,000 Town of Turner's Falls $4\frac{1}{2}$ s, . . . . .	20,000 00
On \$100,000 United States 6s, . . . . .	100,000 00
On \$53,000 District of Columbia $\frac{8}{65}$ s, . . . . .	50,000 00
On \$34,500 City of Boston 5s, . . . . .	} 50,000 00
On \$1,000 City of Charlestown 6s, . . . . .	
On \$3,500 City of Providence, R. I., 5s, . . . . .	
On \$1,000 United States 4s, . . . . .	
On \$8,000 City of Cleveland, Ohio, 7s, . . . . .	
On \$3,000 City of Cleveland, Ohio, 6s, . . . . .	
On \$1,000 State of Maine 6s, . . . . .	

On \$12,000 Town of Chatham 4½s, . . . . .	}	\$39,000 00
On \$13,000 Town of Randolph 4s, . . . . .		
On \$4,000 City of Fall River 6s, . . . . .		
On \$2,000 City of Boston 6s, . . . . .		
On \$10,000 City of Grand Rapids, Mich., 5s, . . . . .		

## Loans on Bank Stock, amount on each : —

On 460 shares National Exchange Bank, Boston, . . . . .	\$46,000 00
On 10 shares National City Bank, Lynn, . . . . .	1,000 00
On 26 shares First National Bank, Lynn, . . . . .	2,600 00
On 100 shares Broadway National Bank, Boston, . . . . .	8,000 00
On 9 shares First National Bank, Lynn, . . . . .	800 00
On 7 shares First National Bank, Lynn, . . . . .	700 00
On 35 shares National Security Bank, Lynn, . . . . .	3,500 00

## Loans on Railroad Bonds, amount on each : —

On \$7,000 Androscoggin & Kennebec R.R. 6s, . . . . .	}	\$35,000 00
On \$5,000 Boston & Lowell R.R. 6s, . . . . .		
On \$5,000 Maine Central R.R. 7s, . . . . .		
On \$10,000 Leeds & Farmington R.R. 6s, . . . . .		
On \$20,000 Worcester, Nashua & Rochester R.R. 4s, . . . . .		
On \$5,000 Boston & Maine R.R. 7s, . . . . .		4,000 00
On \$10,000 Worcester, Nashua & Rochester R.R. 4s, . . . . .		5,000 00

## Loans on Railroad Stocks, amount on each : —

On 50 shares Old Colony R.R., . . . . .	\$7,000 00
On 100 shares Old Colony R.R., . . . . .	13,500 00
On 100 shares Fitchburg R.R., . . . . .	6,000 00

Invested in real estate (for banking purposes), . . . . .	\$30,000 00
Estimated value of the same, . . . . .	30,000 00
Assessed value of the same, . . . . .	30,500 00
Net income received from same during year ending Oct. 31, 1887, . . . . .	1,513 44
Value (by books) of other real estate, held by foreclosure or otherwise, . . . . .	7,831 93
Assessed value of the same, . . . . .	18,950 00
Net income received from same during year ending Oct. 31, 1887, . . . . .	317 00
Number of outstanding loans which are of an amount not exceeding \$3,000 each, . . . . .	667
Aggregate amount of the same, . . . . .	664,573 00

## Cash on Deposit in Banks, amount in each : —

Traders' National Bank, Boston, . . . . .	\$2,285 10
Shawmut National Bank, Boston, . . . . .	89 02
Market National Bank, Boston, . . . . .	3,288 09
National City Bank, Lynn, . . . . .	25,797 01
Merchants' National Bank, Boston, . . . . .	504 45
National Bank of the Republic, Boston, . . . . .	1,344 51
Lancaster National Bank, Clinton, . . . . .	6,045 00

## Whole amount of interest or profits received or earned during year ending

Oct. 31, 1887, . . . . .	\$116,046 81
Rate and amount of each semi-annual dividend for the year } 2 per cent., {	39,478 50
ending Oct. 31, 1887, . . . . . } 2 per cent., {	40,557 53
Times for the dividends fixed by the by-laws: January 1 and July 1.	



Number and amount of deposits (not including dividends) received during the year ending Oct. 31, 1887, . . . . .	17,773	\$648,945 55
Number and amount of deposits of and exceeding \$300 at any one time during the year ending Oct. 31, 1887, . . . . .	367	166,150 00
Number and amount of withdrawals (including dividends) during the year ending Oct. 31, 1887, . . . . .	10,478	592,175 76
Number of accounts opened during the year ending Oct. 31, 1887, . . . . .	2,905	
Number of accounts closed during the year ending Oct. 31, 1887, . . . . .	2,076	
Amount of expenses of the corporation during the year ending Oct. 31, 1887, . . . . .		6,738 15
Amount of treasurer's bond, . . . . .		25,000 00
Date of examination by commissioner: June 27.		

*Total amount of Loans with each specified Rate of Interest, including Deposits in Banks on Interest.*

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$55,000 00	4 per cent.	\$25,000 00	5 $\frac{1}{4}$ per cent.	\$92,975 00.	6 per cent.
238,100 00	4 $\frac{1}{2}$ "	963,301 98	5 $\frac{1}{2}$ "	1,400 00	6 $\frac{1}{2}$ "
58,000 00	4 $\frac{3}{4}$ "	80,000 00	5 $\frac{3}{4}$ "	6,400 00	7 "
502,367 00	5 "				

*Classification of Depositors' Accounts.*

	Number.	Amount.
Whole number, . . . . .	13,117	—
Of \$50 or less, . . . . .	6,756	\$89,070 39
Exceeding \$50 and not more than \$100, . . . . .	1,469	105,547 00
Exceeding \$100 and not more than \$200, . . . . .	1,565	217,090 00
Exceeding \$200 and not more than \$500, . . . . .	1,728	568,811 00
Exceeding \$500 and less than \$1,000, . . . . .	1,309	907,597 00
Of \$1,000 or more, . . . . .	290	370,876 00
To the credit of women, both adult and minor, . . . . .	5,930	1,133,422 00
To the credit of guardians, . . . . .	75	24,152 00
To the credit of religious and charitable associations, . . . . .	67	25,002 00
In trust, . . . . .	676	81,506 00

*Schedule A—Detailed Statement of Public Funds.*

	Par Value.	Estimated Market Value.	Amount Invested.
City of Manchester, N. H., 4s, . . . . .	\$1,000	\$1,000 00	\$1,000 00
of Chelsea, Mass., 6s, . . . . .	2,000	2,240 00	2,000 00
of Columbus, Ohio, 8s, . . . . .	2,000	2,000 00	2,199 66
of Newton, Mass., 5s, . . . . .	5,000	5,650 00	6,133 48
Town of Brookline, Mass., 7s, . . . . .	10,000	12,500 00	10,000 00
State of Maine 6s, . . . . .	7,000	7,227 50	7,000 00
United States 4 $\frac{1}{2}$ s, . . . . .	5,000	5,437 50	5,618 75
	\$32,000	\$36,055 00	\$33,951 89

*Schedule B — Detailed Statement of Bank Stocks.*

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
328	Nat'l City Bank, Lynn, . . .	\$32,800	\$57,400 00	\$49,939 50
93	Central Nat'l Bank, Lynn, . .	9,300	13,578 00	11,863 97
44	First Nat'l Bank, Lynn, . . .	4,400	5,280 00	5,150 00
23	Nat'l Exchange Bank, Boston,	2,300	2,898 00	2,957 50
135	First Nat'l Bank, Boston, . .	13,500	29,700 00	21,601 75
88	Globe Nat'l Bank, Boston, . .	8,800	8,008 00	8,800 00
253	N'l B'k of Redemption, Boston,	25,300	31,131 00	30,000 00
7	N'l Hide & Leather B'k, Boston,	700	798 00	682 50
69	Nat'l Revere Bank, Boston, . .	6,900	8,556 00	6,900 00
25	Freeman's Nat'l Bank, Boston,	2,500	2,350 00	2,500 00
15	Shoe & Leather N'l B'k, Boston,	1,500	1,515 00	1,500 00
154	Continental N'l Bank, Boston,	15,400	18,326 00	17,116 50
14	Boylston Nat'l Bank, Boston, .	1,400	1,820 00	1,400 00
17	Columbian Nat'l Bank, Boston,	1,700	2,142 00	1,700 00
127	Nat'l Union Bank, Boston, . .	12,700	18,288 00	15,500 00
56	Blackstone Nat'l Bank, Boston,	5,600	5,880 00	5,600 00
130	Merchants' Nat'l Bank, Boston,	13,000	18,200 00	17,135 37
42	N'l B'k of the Republic, Boston,	4,200	5,880 00	4,200 00
127	Tremont Nat'l Bank, Boston, .	12,700	12,700 00	12,700 00
50	N'l B'k of the Commonwealth, Boston, . . . . .	5,000	6,750 00	5,000 00
30	North Nat'l Bank, Boston, . .	3,000	3,930 00	3,000 00
26	N'l B'k of No. America, Boston,	2,600	2,704 00	2,418 00
50	Merchandise N'l Bank, Boston,	5,000	5,000 00	5,000 00
50	Georgetown Nat'l B'k, George- town, . . . . .	5,000	5,000 00	5,000 00
		\$195,300	\$267,834 00	\$237,665 09

*Railroad Bonds.*

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Albany R.R. 7s, . . .	\$24,000	\$26,640 00	\$24,000 00
Boston & Maine R.R. 7s, . . .	11,000	12,540 00	11,000 00
Fitchburg R.R. 7s, . . . . .	2,000	2,260 00	2,000 00
Old Colony R.R. 6s, . . . . .	7,000	7,850 00	7,000 00
Old Colony R.R. 7s, . . . . .	23,000	26,220 00	23,000 00
Androscoggin & Kennebec R.R. 6s,	10,600	11,057 75	11,799 50
Eastern R.R. 6s, . . . . .	10,500	12,810 00	9,983 65*
	\$88,100	\$99,377 75	\$88,783 15

\* This was a legal investment when made.

## COMMONWEALTH OF MASSACHUSETTS.

ESSEX, ss., Nov. 14, 1887.

Personally appeared H. E. Newhall, Treasurer of the Lynn Five Cents Savings Bank, and made oath that the foregoing statement, by him subscribed, is a true and correct statement of all the resources and liabilities of said institution, and that the answers made by him to the foregoing interrogatories contain the whole truth in reference to the matters to which they relate, according to his best knowledge and belief.

Before me,

R. E. HARMON, *Justice of the Peace.*

ESSEX, ss., Nov. 14, 1887.

Personally appeared W. E. Symonds, James S. Newhall, S. J. Hollis, P. Lennox and John B. Nichols, being five or more of the trustees of said corporation, and severally made oath that they have made an examination of the affairs of the bank; that the books and records of said institution indicate the state of affairs as above attested by their treasurer; and that they believe said statement to be true.

Before me,

H. E. NEWHALL, *Justice of the Peace.*

ESSEX, ss., Dec. 15, 1887.

Personally appeared Henry A. Pevear, President, and made oath that the books and records of the said bank indicate the state of affairs as above attested by the treasurer; and that he believes said statement to be true.

Before me,

R. E. HARMON, *Justice of the Peace.*

## LYNN INSTITUTION FOR SAVINGS—LYNN.

Incorporated 1826. Number of corporators, 57.

PHILIP A. CHASE, *President*.D. H. SWEETSER, *Treasurer*.D. H. SWEETSER, *Clerk*.

Names of committee charged with the investment of its funds :

PHILLIP A. CHASE,  
CHAS. F. COFFIN,THOMAS STACEY,  
WILLIAM BASSETT.

Open for business every business day, 9 A.M. to 1 P.M. Saturday, 2.30 to 5.30 P.M.

## STATEMENT.

ASSETS.		LIABILITIES.	
Public funds as per Schedule A,	\$587,500 00	Deposits, . . . . .	\$2,720,345 02
Loan on public funds, . . . . .	20,000 00	Earnings undivided, . . . . .	76,111 44
Bank stock as per Schedule B, . . . . .	178,900 00	Guaranty fund, . . . . .	111,000 00
Loans on bank stock, . . . . .	17,200 00		
Railroad bonds, . . . . .	28,659 76		
Loan on railroad bonds, . . . . .	9,000 00		
Real estate (for banking purposes), . . . . .	30,000 00		
Loans on real estate, . . . . .	1,223,786 00		
Loans on personal security, . . . . .	504,500 00		
Loans to counties, cities or towns (notes), . . . . .	203,050 00		
Deposits in banks, on interest, . . . . .	86,697 06		
Tax titles, . . . . .	642 17		
Cash on hand, . . . . .	17,521 47		
	<hr/> \$2,907,456 46		<hr/> \$2,907,456 46

## Loan on Public Funds :—

On \$20,000 City of Grand Rapids, Mich., 5s, . . . . . \*\$20,000 00

## Loans on Bank Stock, amount on each :—

On 80 shares National City Bank, Lynn, . . . . .	\$8,000 00
On 7 shares First National Bank, Lynn, . . . . .	600 00
On 6 shares First National Bank, Lynn, . . . . .	600 00
On 20 shares First National Bank, Lynn, . . . . .	2,000 00
On 4 shares First National Bank, Lynn, . . . . .	400 00
On 2 shares First National Bank, Lynn, . . . . .	200 00
On 40 shares First National Bank, Lynn, . . . . .	} 5,400 00
On 14 shares Central National Bank, Lynn, . . . . .	

## Loan on Railroad Bonds :—

On \$9,000 Boston, Winthrop &amp; Shore R.R., . . . . . \*\$9,000 00

Invested in real estate (for banking purposes), . . . . .	\$30,000 00
Estimated value of the same, . . . . .	40,000 00
Assessed value of the same, . . . . .	32,100 00

\* These illegal loans have been paid.



Net income received from same during year ending Oct. 31, 1887,	\$2,200 00
Number of outstanding loans which are of an amount not exceeding \$3,000 each,	386
Aggregate amount of the same,	540,836 00

Cash on Deposit in Banks, amount in each :—	
First National Bank, Lynn,	\$46,697 06
National Security Bank, Lynn,	20,000 00
Lynn National Bank, Lynn,	20,000 00

Whole amount of interest or profits received or earned during year ending Oct. 31, 1887,		\$145,636 00
Rate and amount of each semi-annual dividend for the year ending Oct. 31, 1887,	2 per cent.,	48,374 33
	2 per cent.,	49,577 24
Times for the dividends fixed by the by-laws: May 1 and November 1.		
Number and amount of deposits (not including dividends) received during the year ending Oct. 31, 1887,		9,204 \$582,618 00
Number and amount of deposits of and exceeding \$300 at any one time during the year ending Oct. 31, 1887,		397 203,720 00
Number and amount of withdrawals (including dividends) during the year ending Oct. 31, 1887,		6,792 549,872 57
Number of accounts opened during the year ending Oct. 31, 1887,		1,488
Number of accounts closed during the year ending Oct. 31, 1887,		1,074
Amount of expenses of the corporation during the year ending Oct. 31, 1887,		5,763 00
Amount of treasurer's bond,		30,000 00
Date of examination by commissioner: July 6.		

Total amount of Loans with each specified Rate of Interest, including Deposits in Banks on Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$46,697 06	2½ per cent.	\$25,000 00	4¾ per cent.	\$6,700 00	6½ per cent.
5,000 00	3¾ “	720,418 00	5 “	12,000 00	7 “
324,600 00	4 “	487,559 00	5½ “		
150,000 00	4½ “	286,259 00	6 “		

Classification of Depositors' Accounts.

	Number.	Amount.
Whole number,	8,348	—
Of \$50 or less,	2,593	\$41,093 54
Exceeding \$50 and not more than \$100,	876	63,128 48
Exceeding \$100 and not more than \$200,	1,285	193,987 34
Exceeding \$200 and not more than \$500,	1,540	497,745 00
Exceeding \$500 and less than \$1,000,	1,207	860,603 66
Of \$1,000 or more,	847	1,063,787 00
To the credit of women, both adult and minor,	4,078	1,245,467 00
To the credit of guardians,	53	29,851 00
To the credit of religious and charitable associations,	73	57,969 00
In trust,	274	135,333 00

*Schedule A—Detailed Statement of Public Funds.*

	Par Value.	Estimated Market Value.	Amount Invested.
United States 4s, . . . . .	\$90,000	\$114,075 00	\$90,000 00
United States 4½s, . . . . .	65,000	70,687 00	65,000 00
City of Lynn, Mass., 6s, . . . . .	9,000	9,662 00	9,000 00
of Lynn, Mass., 4s, . . . . .	43,500	43,500 00	43,500 00
of Lowell, Mass., 6s, . . . . .	16,000	16,800 00	16,000 00
of Boston, Mass., 6s, . . . . .	16,000	18,380 00	16,000 00
of Boston, Mass., 4s, . . . . .	1,000	1,000 00	1,000 00
of Fall River, Mass., 5s, . . . . .	25,000	26,375 00	25,000 00
of Fall River, Mass., 6s, . . . . .	7,000	7,910 00	7,000 00
of Fall River, Mass., 4s, . . . . .	5,000	5,000 00	5,000 00
of Malden, Mass., 6s, . . . . .	15,000	15,750 00	15,000 00
of Manchester, N. H., 6s, . . . . .	3,000	3,150 00	3,000 00
of Newburyport, Mass., 4s, . . . . .	10,000	10,000 00	10,000 00
of Providence, R. I., 6s, . . . . .	24,000	28,800 00	24,000 00
of Cleveland, Ohio, 7s, . . . . .	8,000	8,980 00	8,000 00
of Cleveland, Ohio, 6s, . . . . .	23,000	25,620 00	23,000 00
of Detroit, Mich., 7s, . . . . .	28,000	33,870 00	28,000 00
of Salem, Mass., 6s, . . . . .	5,000	5,050 00	5,000 00
of Salem, Mass., 5s, . . . . .	2,000	2,240 00	2,000 00
of New Bedford, Mass., 6s, . . . . .	5,000	6,500 00	5,000 00
of Auburn, Me., 5s, . . . . .	1,500	1,530 00	1,500 00
of Dayton, Ohio, 4s, . . . . .	25,000	25,000 00	25,000 00
of Columbus, Ohio, 4s, . . . . .	10,000	10,000 00	10,000 00
of Fitchburg, Mass., 4s, . . . . .	10,000	10,000 00	10,000 00
of Cambridge, Mass., 6s, . . . . .	17,000	19,370 00	17,000 00
of Somerville, Mass., 5½s, . . . . .	10,000	11,900 00	10,000 00
Town of Saugus, Mass., 5s, . . . . .	4,500	4,590 00	4,500 00
of Peabody, Mass., 4s, . . . . .	20,000	20,000 00	20,000 00
of Melrose, Mass., 6s, . . . . .	20,000	21,600 00	20,000 00
of Abington, Mass., 4s, . . . . .	5,000	5,000 00	5,000 00
of Beverly, Mass., 4s, . . . . .	10,000	10,000 00	10,000 00
District of Columbia 6s, . . . . .	29,500	32,840 00	29,500 00
Franklin County, Me., 4s, . . . . .	15,000	15,000 00	15,000 00
Hampden County, Mass., 3s, . . . . .	10 000	9,500 00	9,500 00
	\$588,000	\$649,679 00	\$587,500 00

*Schedule B—Detailed Statement of Bank Stocks.*

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
53	Atlantic Nat'l Bank, Boston, .	\$5,300	\$7,049 00	\$5,300 00
55	Blackstone Nat'l Bank, Boston,	5,500	5,940 00	5,500 00
89	Columbian Nat'l Bank, Boston,	8,900	11,303 00	8,900 00
35	Continental Nat'l B'k, Boston,	3,500	4,165 00	3,500 00
54	Everett Nat'l Bank, Boston, .	5,400	5,238 00	5,400 00
13	Freeman's Nat'l Bank, Boston,	1,300	1,222 00	1,300 00

*Schedule B—Concluded.*

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
55	Nat'l Exchange Bank, Boston,	\$5,500	\$6,930 00	\$5,500 00
25	Merchandise N'l Bank, Boston,	2,500	2,500 00	2,500 00
34	N'l B'k of No. America, Boston,	3,400	3,400 00	3,400 00
25	First Nat'l Bank, Boston,	2,500	5,525 00	2,500 00
59	New England N'l B'k, Boston,	5,900	8,614 00	5,900 00
100	Nat'l Rockland Bank, Boston,	10,000	15,000 00	10,000 00
100	N'l B'k of the Republic, Boston,	10,000	14,000 00	10,000 00
20	Shawmut Nat'l Bank, Boston,	2,000	2,500 00	2,000 00
55	Second Nat'l Bank, Boston,	5,500	8,250 00	5,500 00
73	Nat'l Union Bank, Boston,	7,300	10,585 00	7,300 00
430	First Nat'l Bank, Lynn,	43,000	53,750 00	43,000 00
301	Central Nat'l Bank, Lynn,	30,100	43,645 00	30,100 00
213	Nat'l City Bank, Lynn,	21,300	38,340 00	21,300 00
		\$178,900	\$247,956 00	\$178,900 00

*Railroad Bonds.*

	Par Value.	Estimated Market Value.	Amount Invested.
Eastern R.R. 6s,	\$20,000	\$24,400 00	\$18,659 76*
Boston, Revere Beach & Lynn R.R. 6s,	10,000	11,100 00	10,000 00
	\$30,000	\$35,500 00	\$28,659 76

## COMMONWEALTH OF MASSACHUSETTS.

Essex, ss., Nov. 15, 1887.

Personally appeared D. H. Sweetser, Treasurer of the Lynn Institution for Savings, and made oath that the foregoing statement, by him subscribed, is a true and correct statement of all the resources and liabilities of said institution, and that the answers made by him to the foregoing interrogatories contain the whole truth in reference to the matters to which they relate, according to his best knowledge and belief.

Before me,

HERBERT S. TOWNSEND, *Notary Public.*

Essex, ss., Nov. 16, 1887.

Personally appeared Philip A. Chase, Joseph F. Hannon, Harmon Hall, Amos F. Breed and Owen Dame, being five or more of the trustees of said corporation, and severally made oath or affirmation that they have made an examination of the affairs of the bank; that the books and records of said institution indicate the state of affairs as above attested by their treasurer; and that they believe said statement to be true.

Before me,

HERBERT S. TOWNSEND, *Notary Public.*

\* This was a legal investment when made.



## MALDEN SAVINGS BANK — MALDEN.

Incorporated 1860. Number of corporators, 34.

JAMES PIERCE, *President.*FRANCIS A. SHOVE, *Treasurer.*FRANCIS A. SHOVE, *Clerk.*

Names of committee charged with the investment of its funds :

JAMES PIERCE,	A. F. SARGENT,
A. G. HILL,	F. F. SILLIMAN,
J. P. HOLDEN,	A. H. DAVENPORT.

Open for business every business day, 8.30 A.M. to 1 P.M., Saturday evening, 7 to 8.30.

## STATEMENT.

ASSETS.		LIABILITIES.	
Public funds as per Schedule A,	\$59,000 00	Deposits, . . . . .	\$922,898 78
Loans on public funds, . . . . .	9,000 00	Earnings undivided,	3,283 30
Bank stock as per Schedule B, . . . . .	68,150 00	Guaranty fund, . . . . .	16,300 00
Loan on bank stock, . . . . .	500 00		
Loans on real estate, . . . . .	414,705 56		
Loans on personal security, . . . . .	268,900 00		
Loans to counties, cities or towns (notes), . . . . .	86,250 00		
Deposits in banks, on interest, . . . . .	32,887 46		
Premium account, . . . . .	2,000 00		
Cash on hand, . . . . .	1,089 06		
	<u>\$942,482 08</u>		<u>\$942,482 08</u>

Loans on Public Funds, amount on each :—

On \$4,000 City of Norwich, Ct., bonds, . . . . .	\$4,000 00
On \$5,000 United States 4s, . . . . .	5,000 00

Loan on Bank Stock :—

On 5 shares First National Bank, Malden, . . . . .	\$500 00
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Number of outstanding loans which are of an amount not exceeding \$3,000 each, . . . . . 232

Aggregate amount of the same, . . . . . \$305,755 56

Amount of investments from which no income is received, . . . . . 2,500 00

Cash on Deposit in Banks, amount in each :—

First National Bank, Malden, . . . . .	\$12,494 02
National Exchange Bank, Boston, . . . . .	5,393 44
Continental National Bank, Boston, . . . . .	15,000 00

Whole amount of interest or profits received or earned during year ending

Oct. 31, 1887, . . . . . \$44,588 96

Rate and amount of each semi-annual dividend for the year	} 2 per cent., {	15,562 16
ending Oct. 31, 1887, . . . . .		16,426 49

Times for the dividends fixed by the by-laws: second Wednesday in April and October.



Number and amount of deposits (not including dividends) received during the year ending Oct. 31, 1887, . . . . .	5,773	\$325,277 68
Number and amount of deposits of and exceeding \$300 at any one time during the year ending Oct. 31, 1887, . . . . .	216	117,987 00
Number and amount of withdrawals (including dividends) during the year ending Oct. 31, 1887, . . . . .	3,456	266,434 50
Number of accounts opened during the year ending Oct. 31, 1887, . . . . .	958	
Number of accounts closed during the year ending Oct. 31, 1887, . . . . .	561	
Amount of expenses of the corporation during the year ending Oct. 31, 1887, . . . . .		*4,508 78
Amount of treasurer's bond, . . . . .		25,000 00
Date of examination by commissioner: May 28.		

Total amount of Loans with each specified Rate of Interest, including Deposits in Banks on Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$17,887 46	2½ per cent.	\$50,000 00	4½ per cent.	\$355,830 56	6 per cent.
40,500 00	3¼ “	164,375 00	5 “	45,000 00	6½ “
60,750 00	4 “	39,150 00	5½ “	18,750 00	7 “
20,000 00	4¼ “				

Classification of Depositors' Accounts.

	Number.	Amount.
Whole number, . . . . .	3,963	—
Of \$50 or less, . . . . .	1,570	\$52,163 78
Exceeding \$50 and not more than \$100, . . . . .	529	38,675 42
Exceeding \$100 and not more than \$200, . . . . .	551	79,287 81
Exceeding \$200 and not more than \$500, . . . . .	659	199,357 27
Exceeding \$500 and less than \$1,000, . . . . .	399	263,700 96
Of \$1,000 or more, . . . . .	255	289,713 54
To the credit of women, both adult and minor, . . . . .	2,214	537,754 31
To the credit of guardians, . . . . .	20	9,255 00
To the credit of religious and charitable associations, . . . . .	34	20,707 00
In trust, . . . . .	213	56,558 00

Schedule A — Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
United States 6s, . . . . .	\$10,000	\$12,500 00	\$10,000 00
City of Fall River, Mass., 6s, . . . . .	5,000	6,250 00	5,000 00
of Fitchburg, Mass., 6s, . . . . .	1,000	1,092 00	1,000 00
of Bangor, Me., 6s, . . . . .	5,000	6,100 00	5,000 00†
of Newton, Mass., 5s, . . . . .	8,000	8,845 00	8,000 00
Town of Woburn, Mass., 6s, . . . . .	10,000	10,750 00	10,000 00
of Brookline, Mass., 7s, . . . . .	10,000	12,400 00	10,000 00
of Clinton, Mass., 4s, . . . . .	10,000	10,000 00	10,000 00
	\$59,000	\$67,937 00	\$59,000 00

\* Including expense of furnishing new banking rooms.  
† This was a legal investment when made.

*Schedule B — Detailed Statement of Bank Stocks.*

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
20	Globe Nat'l Bank, Boston, .	\$2,000	\$1,820 00	\$2,000 00
20	Atlas Nat'l Bank, Boston, .	2,000	2,300 00	2,000 00
23	Atlantic Nat'l Bank, Boston, .	2,300	3,082 00	2,300 00
25	Continental Nat'l B'k, Boston,	2,500	2,975 00	2,500 00
8	Eliot Nat'l Bank, Boston, .	800	1,024 00	800 00
15	First Nat'l Bank, Boston, .	1,500	3,315 00	1,500 00
25	Freeman's Nat'l Bank, Boston,	2,500	2,350 00	2,500 00
10	Hamilton Nat'l Bank, Boston,	1,000	1,220 00	1,000 00
11	Howard Nat'l Bank, Boston, .	1,100	1,177 00	1,100 00
4	Massachusetts N'l B'k, Boston,	1,000	1,060 00	1,000 00
16	Market Nat'l Bank, Boston, .	1,600	1,488 00	1,600 00
30	Merchants' Nat'l Bank, Boston,	3,000	4,230 00	3,000 00
36	Nat'l City Bank, Boston, .	3,600	3,852 00	3,600 00
13	N'l Bank of Commerce, Boston,	1,300	1,586 00	1,300 00
28	Nat'l Eagle Bank, Boston, .	2,800	2,856 00	2,800 00
73	Nat'l Exchange Bank, Boston,	7,300	9,198 00	7,300 00
20	N'l Hide & Leather B'k, Boston,	2,000	2,280 00	2,000 00
55	N'l B'k of Redemption, Boston,	5,500	6,985 00	5,500 00
12	N'l B'k of No. America, Boston,	1,200	1,260 00	1,200 00
7	Nat'l Revere Bank, Boston, .	700	875 00	700 00
5	Nat'l Rockland Bank, Boston, .	500	750 00	500 00
30	Nat'l Webster Bank, Boston, .	3,000	3,090 00	3,000 00
14	North Nat'l Bank, Boston, .	1,400	1,834 00	1,400 00
21	Old Boston N'l Bank, Boston, .	1,050	1,176 00	1,050 00
16	Shawmut Nat'l Bank, Boston, .	1,600	2,000 00	1,600 00
47	State Nat'l Bank, Boston, .	4,700	5,452 00	4,700 00
12	Suffolk Nat'l Bank, Boston, .	1,200	1,368 00	1,200 00
10	Tremont Nat'l Bank, Boston, .	1,000	1,000 00	1,000 00
12	Traders' Nat'l Bank, Boston, .	1,200	1,128 00	1,200 00
68	First Nat'l Bank, Malden, .	6,800	8,500 00	6,800 00
		\$68,150	\$81,231 00	\$68,150 00

## COMMONWEALTH OF MASSACHUSETTS.

MIDDLESEX, ss., Nov. 8, 1887.

Personally appeared Francis A. Shove, Treasurer of the Malden Savings Bank, and made oath that the foregoing statement, by him subscribed, is a true and correct statement of all the resources and liabilities of said institution, and that the answers made by him to the foregoing interrogatories contain the whole truth in reference to the matters to which they relate, according to his best knowledge and belief.

Before me,

LEVERETT D. HOLDEN, *Justice of the Peace.*

MIDDLESEX, ss., Nov. 8, 1887.

Personally appeared James Pierce, Caleb Waite, Abram G. Hill, David Ayer and F. A. Smith, being five or more of the trustees of said corporation, and severally made oath that they have made an examination of the affairs of the bank; that the books and records of said institution indicate the state of affairs as above attested by their treasurer; and that they believe said statement to be true.

Before me,

LEVERETT D. HOLDEN, *Justice of the Peace.*

## MARBLEHEAD SAVINGS BANK—MARBLEHEAD.

Incorporated 1871. Number of corporators, 72.

N. P. SANBORN, *President.*WILLIAM GILLEY, *Treasurer.*EVERETT PAINE, *Clerk.*

Names of committee charged with the investment of its funds :

N. P. SANBORN,

WILLIAM REYNOLDS,

HENRY A. POTTER,

STEPHEN HATHAWAY.

MOSES GILBERT,

Open for business every business day, 9 A.M. to 12 M.; Saturday, 6 to 8 P.M.

## STATEMENT.

ASSETS.		LIABILITIES.	
Public funds as per Schedule A,	\$28,675 00	Deposits, . . . . .	\$277,142 38
Bank stock as per Schedule B, .	55,818 96	Earnings undivided,	6,893 08
Loans on bank stock, . . . . .	4,800 00	Guaranty fund, . . . . .	5,666 51
Railroad bonds, . . . . .	16,938 75		
Real estate by foreclosure, . .	28,138 48		
Loans on real estate, . . . . .	93,975 00		
Loans on personal security, . .	41,662 13		
Loans to counties, cities or towns			
(notes), . . . . .	6,000 00		
Deposit in bank, on interest, . .	12,659 21		
Expense account, . . . . .	668 81		
Cash on hand, . . . . .	365 63		
	<hr/>		<hr/>
	\$289,701 97		\$289,701 97

Loans on Bank Stock, amount on each :—

On 21 shares Marblehead National Bank, Marblehead, . . . . .	} \$4,300 00
On 22 shares National Grand Bank, Marblehead, . . . . .	
On 5 shares Marblehead National Bank, Marblehead, . . . . .	
	500 00

Value (by books) of real estate, held by foreclosure or otherwise, . . . . .	\$28,138 48
Assessed value of the same, . . . . .	27,900 00
Net income received from same during year ending Oct. 31, 1887, . . . . .	783 66
Number of outstanding loans which are of an amount not exceeding \$3,000 each, . . . . .	51
Aggregate amount of the same, . . . . .	50,775 00

Cash on Deposit in Bank :—

Marblehead National Bank, Marblehead, . . . . .	\$12,659 21
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Whole amount of interest or profits received or earned during year ending

Oct. 31, 1887, . . . . .	\$12,343 73
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Rate and amount of each semi-annual dividend for the year } 2 per cent., {	4,735 16
ending Oct. 31, 1887, . . . . . } 2 per cent., {	4,932 30



Times for the dividends fixed by the by-laws: May 1 and November 1.

Number and amount of deposits (not including dividends) received during the year ending Oct. 31, 1887, . . . . .	1,546	\$71,619 00
Number and amount of deposits of and exceeding \$300 at any one time during the year ending Oct. 31, 1887, . . . . .	42	23,772 00
Number and amount of withdrawals (including dividends) during the year ending Oct. 31, 1887, . . . . .	865	63,484 20
Number of accounts opened during the year ending Oct. 31, 1887, . . . . .	282	
Number of accounts closed during the year ending Oct. 31, 1887, . . . . .	169	
Amount of expenses of the corporation during the year ending Oct. 31, 1887, . . . . .		1,411 50
Amount of treasurer's bond, . . . . .		20,000 00
Date of examination by commissioner: September 2.		

*Total amount of Loans with each specified Rate of Interest, including Deposits in Banks on Interest.*

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$12,659 21	2 per cent.	\$28,062 13	5½ per cent.	\$12,050 00	7 per cent.
10,000 00	4½ “	63,925 00	6 “	200 00	8 “
22,200 00	5 “	10,000 00	6½ “		

*Classification of Depositors' Accounts.*

	Number.	Amount.
Whole number, . . . . .	1,508	—
Of \$50 or less, . . . . .	789	\$11,566 73
Exceeding \$50 and not more than \$100, . . . . .	173	10,028 97
Exceeding \$100 and not more than \$200, . . . . .	177	26,500 88
Exceeding \$200 and not more than \$500, . . . . .	194	67,589 18
Exceeding \$500 and less than \$1,000, . . . . .	103	76,308 83
Of \$1,000 or more, . . . . .	72	85,147 79
To the credit of women, both adult and minor, . . . . .	392	54,661 37
To the credit of guardians, . . . . .	4	3,533 10
To the credit of religious and charitable associations, . . . . .	43	12,098 57
In trust, . . . . .	12	2,585 18

*Schedule A — Detailed Statement of Public Funds.*

	Par Value.	Estimated Market Value.	Amount Invested.
City of Charlestown, Mass., 6s, . . . . .	\$3,000	\$3,172 50	\$3,000 00
of Bangor, Me., 6s, . . . . .	8,000	8,780 00	8,780 00*
Town of Arlington, Mass., 6s, . . . . .	5,000	5,135 00	5,135 00
of Melrose, Mass., 7s, . . . . .	10,000	11,760 00	11,760 00
	\$26,000	\$28,847 50	\$28,675 00

\* This was a legal investment when made.



*Schedule B — Detailed Statement of Bank Stocks.*

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
38	Nat'l Grand Bank, Marblehead,	\$3,800	\$4,560 00	\$4,639 15
4	Nat'l Revere Bank, Boston, .	400	600 00	442 75
32	N'l Hide & Leather B'k, Boston,	3,200	3,672 00	3,744 00
19	N'l Bank of Commerce, Boston,	1,900	2,322 75	2,440 00
29	N'l B'k of Redemption, Boston,	2,900	3,690 25	4,067 25
25	N'l B'k of No. America, Boston,	2,500	2,631 25	2,778 12
24	N'l B'k of the Republic, Boston,	2,400	3,363 00	3,072 00
12	Marblehead N'l Bank, Marblehead, .	1,200	1,440 00	1,344 00
30	Blackstone Nat'l Bank, Boston,	3,000	3,255 00	3,485 00
31	Boylston Nat'l Bank, Boston, .	3,100	4,185 00	3,839 50
25	Continental Nat'l Bank, Boston,	2,500	2,975 00	2,687 50
5	Hamilton Nat'l Bank, Boston, .	500	612 50	591 25
9	Market Nat'l Bank, Boston, .	900	837 00	999 00
25	Merchants' Nat'l Bank, Boston,	2,500	3,537 50	3,331 25
20	Mt. Vernon Nat'l Bank, Boston,	2,000	2,755 00	2,505 20
13	Merchandise N'l Bank, Boston,	1,300	1,303 25	1,297 67
25	North Nat'l Bank, Boston, .	2,500	3,306 25	3,056 25
25	Shawmut Nat'l Bank, Boston, .	2,500	3,168 75	3,084 37
21	Shoe & Leather N'l B'k, Boston,	2,100	2,126 25	2,366 25
56	State Nat'l Bank, Boston, .	5,600	6,510 00	6,048 45
		\$46,800	\$56,850 75	\$55,818 96

*Railroad Bonds.*

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Lowell R.R. 7s, . . .	\$10,000	\$11,400 00	\$11,810 00
Fitchburg R.R. 4½s, . . . . .	5,000	5,125 00	5,128 75
	\$15,000	\$16,525 00	\$16,938 75

## COMMONWEALTH OF MASSACHUSETTS.

ESSEX, ss., Dec. 7, 1887.

Personally appeared William Gilley, Treasurer of the Marblehead Savings Bank, and made oath that the foregoing statement, by him subscribed, is a true and correct statement of all the resources and liabilities of said institution, and that the answers made by him to the foregoing interrogatories contain the whole truth in reference to the matters to which they relate, according to his best knowledge and belief.

Before me, THOMAS INGALLS, JR., *Justice of the Peace.*

ESSEX, ss., Dec. 7, 1887.

Personally appeared Nathan P. Sanborn, Moses Gilbert, William Reynolds, Everett Paine and Thomas W. Tucker, being five or more of the trustees of said corporation, and severally made oath that they have made an examination of the affairs of the bank; that the books and records of said institution indicate the state of affairs as above attested by their treasurer; and that they believe said statement to be true.

Before me, WILLIAM GILLEY, *Justice of the Peace.*

## MARLBOROUGH SAVINGS BANK — MARLBOROUGH.

Incorporated April 3, 1860. Number of corporators, 93.

S. HERBERT HOWE, *President*.EDWARD R. ALLEY, *Treasurer*.EDWARD R. ALLEY, *Clerk*.

Names of committee charged with the investment of its funds :

S. HERBERT HOWE,

W. M. WARREN,

WM. D. BURDETT,

ALBA C. WEEKS.

L. S. BRIGHAM,

Open for business every business day, except Saturday, 9 A.M. to 12 M., 2 to 4 P.M.;  
Saturday, 9 A.M. to 12 M.

## STATEMENT.

ASSETS.		LIABILITIES.	
Public funds as per Schedule A,	\$228,900 00	Deposits, . . . . .	\$1,171,692 53
Bank stock as per Schedule B, .	178,135 24	Earnings undivided,	34,379 60
Loans on bank stock, . . . . .	4,529 00	Guaranty fund, . . . . .	25,295 00
Railroad bonds, . . . . .	31,000 00		
Loans on real estate, . . . . .	601,046 00		
Loans on personal security, . . .	56,989 15		
Loans to counties, cities or towns			
(notes), . . . . .	85,500 00		
Deposits in banks, on interest, .	44,242 45		
Expense account, . . . . .	1,025 29		
	\$1,231,367 13		\$1,231,367 13

Loans on Bank Stock, amount on each : —

On 37 shares National Eagle Bank, Boston, . . . . .	} \$3,329 00
On 4 shares Merchandise National Bank, Boston, . . . . .	
On 12 shares National Bank of the Commonwealth, Boston, . . . . .	
	1,200 00

Number of outstanding loans which are of an amount not exceeding

\$3,000 each, . . . . .	452
Aggregate amount of the same, . . . . .	\$420,032 70

Cash on Deposit in Banks, amount in each : —

Peoples' National Bank, Marlborough, . . . . .	\$20,079 74
First National Bank, Marlborough, . . . . .	24,162 71

Whole amount of interest or profits received or earned during year ending

Oct. 31, 1887, . . . . .	\$59,530 44
Rate and amount of each semi-annual dividend for the year } 2 per cent., {	21,115 47
ending Oct. 31, 1887, . . . . . } 2 per cent., {	21,522 89

Times for the dividends fixed by the by-laws : third Wednesday in January  
and July.

Number and amount of deposits (not including dividends) received during the year ending Oct. 31, 1887, . . . . .	3,394	\$265,083 00
Number and amount of deposits of and exceeding \$300 at any one time during the year ending Oct. 31, 1887, . . . . .	202	110,186 00
Number and amount of withdrawals (including dividends) during the year ending Oct. 31, 1887, . . . . .	2,184	246,149 58
Number of accounts opened during the year ending Oct. 31, 1887, . . . . .	730	
Number of accounts closed during the year ending Oct. 31, 1887, . . . . .	531	
Amount of expenses of the corporation during the year ending Oct. 31, 1887, . . . . .		2,852 23
Amount of treasurer's bond, . . . . .		10,000 00
Date of examination by commissioner: February 8.		

*Total amount of Loans with each specified Rate of Interest, including Deposits in Banks on Interest.*

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$44,242 45	2½ per cent.	\$17,000 00	4¾ per cent.	\$46,644 80	5½ per cent.
72,500 00	4 " "	146,822 83	5 " "	424,167 52	6 " "
40,929 00	4½ " "				

*Classification of Depositors' Accounts.*

	Number.	Amount.
Whole number, . . . . .	3,760	—
Of \$50 or less, . . . . .	1,150	\$20,200 61
Exceeding \$50 and not more than \$100, . . . . .	410	27,310 00
Exceeding \$100 and not more than \$200, . . . . .	530	70,333 41
Exceeding \$200 and not more than \$500, . . . . .	744	231,402 55
Exceeding \$500 and less than \$1,000, . . . . .	556	386,999 85
Of \$1,000 or more, . . . . .	370	435,446 11
To the credit of women, both adult and minor, . . . . .	1,639	487,392 50
To the credit of guardians, . . . . .	137	31,370 40
To the credit of religious and charitable associations, . . . . .	21	19,480 27
In trust, . . . . .	182	13,272 40

*Schedule A — Detailed Statement of Public Funds.*

	Par Value.	Estimated Market Value.	Amount Invested.
City of Lowell, Mass., 6s, . . . . .	\$12,000	\$14,600 00	\$12,000 00
of Fall River, Mass., 6s, . . . . .	15,000	16,650 00	15,000 00
of Boston, Mass., 4s, . . . . .	10,000	10,250 00	10,000 00
of Boston, Mass., 6s, . . . . .	11,000	13,530 00	11,000 00
Town of Pawtucket, R. I., 5s, . . . . .	10,000	10,800 00	10,000 00
City of Lewiston, Me., 5s, . . . . .	7,000	8,050 00	7,000 00
of Cambridge, Mass., 6s, . . . . .	10,000	11,125 00	10,000 00
of Lynn, Mass., 6s, . . . . .	7,000	7,850 00	7,000 00
of Charlestown, Mass., 6s, . . . . .	27,000	28,625 00	27,000 00
of Dover, N. H., 6s, . . . . .	4,400	4,752 00	4,400 00



*Schedule A—Concluded.*

	Par Value.	Estimated Market Value.	Amount Invested.
Town of Winchester, Mass., 4s, .	\$15,000	\$15,000 00	\$15,000 00
City of Keene, N. H., 4s, .	10,000	10,100 00	10,000 00
of Providence, R. I., 5s, .	9,000	10,260 00	9,000 00
Town of Clinton, Mass., 4s, .	4,000	4,000 00	4,000 00
of Arlington, Mass., 6s, .	3,000	3,210 00	3,000 00
City of Newton, Mass., 5s, .	2,000	2,260 00	2,000 00
of Worcester, Mass., 4s, .	5,500	5,527 00	5,500 00
Town of Marlborough, Mass., 4s, .	20,000	20,000 00	20,000 00
City of Lowell, Mass., 4s, .	20,000	20,100 00	20,000 00
of Lynn, Mass., 4s, .	2,000	2,020 00	2,000 00
of Fitchburg, Mass., 4s, .	3,000	3,015 00	3,000 00
of Taunton, Mass., 6s, .	4,000	4,560 00	4,000 00
of Worcester, Mass., 3½s, .	5,000	4,750 00	5,000 00
Town of Pawtucket, R. I., 4s, .	3,000	3,000 00	3,000 00
City of Springfield, Mass., 7s, .	1,000	1,235 00	1,000 00
Town of Weymouth, Mass., 4s, .	1,000	1,000 00	1,000 00
City of Waltham, Mass., 4s, .	3,000	3,015 00	3,000 00
Town of Wellesley, Mass., 4s, .	5,000	5,000 00	5,000 00
	\$228,900	\$244,284 00	\$228,900 00

*Schedule B—Detailed Statement of Bank Stocks.*

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
88	Continental N'l Bank, Boston,	\$8,800	\$10,472 00	\$8,800 00
80	Atlas Nat'l Bank, Boston, .	8,000	9,060 00	9,130 00
82	First Nat'l Bank, Marlboro', .	8,200	8,610 00	9,020 00
76	Nat'l Eagle Bank, Boston, .	7,600	7,600 00	7,834 37
75	N'l B'k of the Republic, Boston,	7,500	10,500 00	7,500 00
75	Nat'l Webster Bank, Boston, .	7,500	7,687 50	7,500 00
71	Tremont Nat'l Bank, Boston, .	7,100	7,100 00	7,119 50
70	Manufacturers' N'l B'k, Boston,	7,000	6,615 00	7,000 00
70	Third Nat'l Bank, Boston, .	7,000	7,000 00	7,000 00
63	State Nat'l Bank, Boston, .	6,300	7,308 00	6,626 00
62	Everett Nat'l Bank, Boston, .	6,200	6,014 00	6,237 00
61	N'l B'k of No. America, Boston,	6,100	6,374 50	6,160 50
59	Faneuil Hall N'l Bank, Boston,	5,900	8,201 00	6,461 87
55	Peoples' Nat'l Bank, Marlboro',	5,500	6,435 00	5,500 00
50	Nat'l Exchange Bank, Boston,	5,000	6,300 00	6,023 75
50	Nat'l City Bank, Boston, .	5,000	5,350 00	5,000 00
50	Boston Nat'l Bank, Boston, .	5,000	5,950 00	5,000 00
50	Merchandise N'l Bank, Boston,	5,000	5,000 00	4,970 00
50	Globe Nat'l Bank, Boston, .	5,000	4,600 00	5,000 00
50	Market Nat'l Bank, Boston, .	5,000	4,575 00	4,959 50
45	Elliot Nat'l Bank, Boston, .	4,500	5,805 00	5,495 25
42	N'l B'k of Redemption, Boston,	4,200	5,344 50	4,200 00
40	Freeman's Nat'l Bank, Boston,	4,000	3,780 00	4,115 00
35	Howard Nat'l Bank, Boston, .	3,500	3,762 50	3,695 00



*Schedule B—Concluded.*

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
33	Traders' Nat'l Bank, Boston, .	\$3,300	\$3,102 00	\$3,225 75
30	Blackstone N'l Bank, Boston,	3,000	3,172 50	3,305 75
30	First Nat'l Bank, Lynn, . .	3,000	3,750 00	3,000 00
25	Shoe & Leather N'l B'k, Boston,	2,500	2,525 00	2,500 00
25	Hamilton Nat'l Bank, Boston,	2,500	3,062 50	3,256 25
16	Merchants' Nat'l Bank, Boston,	1,600	2,250 00	2,180 50
16	City Nat'l Bank, Worcester, .	1,600	2,140 00	1,600 00
15	N'l Bank of Commerce, Boston,	1,500	1,830 00	1,500 00
15	First Nat'l Bank, Clinton, .	1,500	1,875 00	1,500 00
15	N'l Hide & Leather B'k, Boston,	1,500	1,717 50	1,516 50
14	Newton Nat'l Bank, Newton, .	1,400	1,400 00	1,403 50
12	Boylston Nat'l Bank, Boston, .	1,200	1,566 00	1,624 25
7	Nat'l Revere Bank, Boston, .	700	875 00	700 00
4	Shawmut Nat'l Bank, Boston,	400	500 00	475 00
		\$170,600	\$189,209 50	\$178,135 24

*Railroad Bonds.*

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Albany R.R. 7s, . . .	\$6,000	\$6,666 00	\$6,000 00
Boston & Albany R.R. 6s, . . .	3,000	3,348 00	3,000 00
Old Colony R.R. 6s, . . . . .	2,000	2,240 00	2,000 00
Old Colony R.R. 4½s, . . . . .	3,000	3,180 00	3,000 00
Boston & Maine R.R. 7s, . . . .	7,500	8,357 00	7,500 00
Boston & Lowell R.R. 6s, . . . .	5,000	5,525 00	5,000 00
Boston & Lowell R.R. 7s, . . . .	2,000	2,200 00	2,000 00
Boston, Clinton, Fitchburg & New Bedford R.R. 7s, . . . . .	2,500	2,625 00	2,500 00
	\$31,000	\$34,141 00	\$31,000 00

## COMMONWEALTH OF MASSACHUSETTS.

MIDDLESEX, ss., Nov. 29, 1887.

Personally appeared Edward R. Alley, Treasurer of the Marlborough Savings Bank, and made oath that the foregoing statement, by him subscribed, is a true and correct statement of all the resources and liabilities of said institution, and that the answers made by him to the foregoing interrogatories contain the whole truth in reference to the matters to which they relate, according to his best knowledge and belief.

Before me, **FREDERICK L. CLAFLIN, Notary Public.**

MIDDLESEX, ss., Dec. 2, 1887.

Personally appeared L. S. Brigham, W. D. Burdett, James T. Murphy, Geo. N. Cate, Wm. Dadmun, H. O. Russell, A. C. Weeks, T. M. Miles, E. L. Bigelow and S. H. Howe, being five or more of the trustees of said corporation, and severally made oath that they have made an examination of the affairs of the bank; that the books and records of said institution indicate the state of affairs as above attested by their treasurer; and that they believe said statement to be true.

Before me, **FREDERICK L. CLAFLIN, Notary Public.**

## MECHANICS' SAVINGS BANK — HOLYOKE.

Incorporated 1872. Number of corporators, 38.

TIMOTHY MERRICK, *President.*C. B. PRESCOTT, *Treasurer.*E. W. CHAPIN, *Clerk.*

Names of committee charged with the investment of its funds :

TIMOTHY MERRICK,

R. P. CRAFTS,

LEMUEL SEARS,

HIRAM SMITH.

J. S. WEBBER,

Open for business every business day, 9 A.M. to 12 M., and 1 to 4 P.M., and Saturday evening, 6 to 8.

## STATEMENT.

ASSETS.		LIABILITIES.	
Bank stock as per Schedule, . . .	\$44,278 50	Deposits, . . . . .	\$719,540 80
Loans on bank stock, . . . . .	20,400 00	Earnings undivided, . . . . .	9,822 98
Loans on real estate, . . . . .	494,565 00	Guaranty fund, . . . . .	13,100 00
Loans on personal security, . . . . .	146,310 00		
Deposit in bank, on interest, . . . . .	26,600 00		
Expense account, . . . . .	761 55		
Furniture and fixtures, . . . . .	2,118 75		
Cash on hand, . . . . .	7,429 98		
	<u>\$742,463 78</u>		<u>\$742,463 78</u>

Loans on Bank Stock, amount on each :—

On 10 shares City National Bank, Holyoke, . . . . .	\$600 00
On 110 shares Home National Bank, Holyoke, . . . . .	9,000 00
On 133 shares Third National Bank, Springfield, . . . . .	10,000 00
On 8 shares Agawam National Bank, Springfield, . . . . .	800 00

Number of outstanding loans which are of an amount not exceeding \$3,000 each, . . . . . 191

Aggregate amount of the same, . . . . . \$233,754 00

Cash on Deposit in Bank :—

City National Bank, Holyoke, . . . . . \$26,600 00

Whole amount of interest or profits received or earned during year ending

Oct. 31, 1887, . . . . . \$34,245 04

Rate and amount of each semi-annual dividend for the year } 2 per cent., { 13,514 91  
ending Oct. 31, 1887, . . . . . } 2 per cent., { 14,682 27

Times for the dividends fixed by the by-laws: May and November.

Number and amount of deposits (not including dividends) received

during the year ending Oct. 31, 1887, . . . . . 3,583 \$252,484 32

Number and amount of deposits of and exceeding \$300 at any one

time during the year ending Oct. 31, 1887, . . . . . 195 121,263 87

Number and amount of withdrawals (including dividends) during the

year ending Oct. 31, 1887, . . . . . 1,769 231,523 80

Number of accounts opened during the year ending Oct. 31, 1887, . . . . . 609

Number of accounts closed during the year ending Oct. 31, 1887, . . . . . 443

Amount of expenses of the corporation during the year ending Oct. 31, 1887, . . . . . 3,139 43

Amount of treasurer's bond, . . . . . 25,000 00

Date of examination by commissioner: April 23.

*Total amount of Loans with each specified Rate of Interest, including  
Deposits in Banks on Interest.*

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$26,600 00	4 per cent.	\$661,275 00	5 per cent.	—	—

*Classification of Depositors' Accounts.*

	Number.	Amount.
Whole number, . . . . .	2,209	—
Of \$50 or less, . . . . .	674	\$12,090 61
Exceeding \$50 and not more than \$100, . . . . .	221	16,262 74
Exceeding \$100 and not more than \$200, . . . . .	287	40,198 12
Exceeding \$200 and not more than \$500, . . . . .	407	134,383 68
Exceeding \$500 and less than \$1,000, . . . . .	325	209,907 97
Of \$1,000 or more, . . . . .	295	306,697 68
To the credit of women, both adult and minor, . . . . .	844	262,347 78
To the credit of guardians, . . . . .	28	15,392 93
To the credit of religious and charitable associations, . . . . .	6	1,758 78
In trust, . . . . .	38	16,950 16

*Detailed Statement of Bank Stocks.*

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
22	Shoe & Leather N'l B'k, Boston,	\$2,200	\$2,200 00	\$3,008 50
20	First Nat'l Bank, Springfield, .	2,000	3,240 00	3,080 00
50	Third Nat'l Bank, Springfield,	5,000	9,500 00	8,500 00
75	Hadley Falls N'l B'k, Holyoke,	7,500	12,750 00	11,990 00
175	City Nat'l Bank, Holyoke, .	17,500	21,875 00	17,700 00
		\$34,200	\$49,565 00	\$44,278 50

COMMONWEALTH OF MASSACHUSETTS.

HAMPDEN, ss., Nov. 21, 1887.

Personally appeared C. B. Prescott, Treasurer of the Mechanics' Savings Bank, and made oath that the foregoing statement, by him subscribed, is a true and correct statement of all the resources and liabilities of said institution, and that the answers made by him to the foregoing interrogatories contain the whole truth in reference to the matters to which they relate, according to his best knowledge and belief.

Before me,

ALBION F. HITCHCOCK, *Notary Public.*

HAMPDEN, ss., Nov. 21, 1887.

Personally appeared Hiram Smith, Edward C. Taft, Lemuel Sears, H. P. Terry, G. H. Smith and Timothy Merrick, being five or more of the trustees of said corporation, and severally made oath that they have made an examination of the affairs of the bank; that the books and records of said institution indicate the state of affairs as above attested by their treasurer; and that they believe said statement to be true.

Before me,

ALBION F. HITCHCOCK, *Notary Public.*

## MECHANICS' SAVINGS BANK — LOWELL.

Incorporated March, 1861. Number of corporators, 63.

JEREMIAH CLARK, *President.*CHAS. C. HUTCHINSON, *Treasurer.*CHAS. C. HUTCHINSON, *Clerk.*

Names of committee charged with the investment of its funds :

JACOB ROGERS,

JAMES FRANCIS,

JOHN DAVIS,

CHAS. C. HUTCHINSON.

FRANCIS CARLL,

Open for business every business day, 9 A.M. to 1 P.M., and Saturday 7 to 9 P.M.

## STATEMENT.

ASSETS.		LIABILITIES.	
Bank stock as per Schedule, . . .	\$193,650 00	Deposits, . . . . .	\$1,726,695 04
Loans on bank stock, . . . . .	10,000 00	Earnings undivided, . . . . .	43,526 85
Railroad notes, . . . . .	85,000 00	Guaranty fund, . . . . .	50,400 00
Real estate (for banking purposes), . . . . .	92,175 06		
Real estate by foreclosure, . . . . .	54,500 00		
Loans on real estate, . . . . .	686,413 74		
Loans on personal security, . . . . .	575,200 00		
Loans to counties, cities or towns (notes), . . . . .	100,000 00		
Loans on depositors' books, . . . . .	400 00		
Deposits in banks, on interest, . . . . .	18,433 54		
Cash on hand, . . . . .	4,849 55		
	<u>\$1,820,621 89</u>		<u>\$1,820,621 89</u>

Loans on Bank Stock, amount on each : —

On 70 shares National Bank of the Commonwealth, Boston, . . . . .	\$7,000 00
On 10 shares Railroad National Bank, Lowell, . . . . .	} 3,000 00
On 20 shares Metropolitan National Bank, Boston, . . . . .	

Invested in real estate (for banking purposes), . . . . .	\$92,175 06
Estimated value of the same, . . . . .	80,000 00
Assessed value of the same, . . . . .	63,100 00
Net income received from same during year ending Oct. 31, 1887, . . . . .	3,694 02
Value (by books) of other real estate, held by foreclosure or otherwise, . . . . .	54,500 00
Assessed value of the same, . . . . .	44,900 00
Net income received from same during year ending Oct. 31, 1887, . . . . .	1,506 09
Number of outstanding loans which are of an amount not exceeding \$3,000 each, . . . . .	280
Aggregate amount of the same, . . . . .	241,113 74



Cash on Deposit in Banks, amount in each :—

National Hide & Leather Bank, Boston,	. . . . .	\$413 40
Prescott National Bank, Lowell,	. . . . .	1,316 08
Old Lowell National Bank, Lowell,	. . . . .	1,050 42
Appleton National Bank, Lowell,	. . . . .	3,648 64
Wamesit National Bank, Lowell,	. . . . .	10,000 00
Railroad National Bank, Lowell,	. . . . .	2,005 00

Whole amount of interest or profits received during year ending Oct.		
31, 1887,	. . . . .	\$84,244 45
Rate and amount of each semi-annual dividend for the year		} 2 per cent., { 31,681 23
ending Oct. 31, 1887,	. . . . .	

Times for the dividends fixed by the by-laws: first Saturday in June and December.

Number and amount of deposits (not including dividends) received during the year ending Oct. 31, 1887,	. . . . . 4,701	\$332,503 88
Number and amount of deposits of and exceeding \$300 at any one time during the year ending Oct. 31, 1887,	. . . . . 251	144,030 46
Number and amount of withdrawals (including dividends) during the year ending Oct. 31, 1887,	. . . . . 2,987	327,019 56
Number of accounts opened during the year ending Oct. 31, 1887,	. . . . . 885	
Number of accounts closed during the year ending Oct. 31, 1887,	. . . . . 994	
Amount of expenses of the corporation during the year ending Oct. 31, 1887,	. . . . .	4,889 29
Amount of treasurer's bond,	. . . . .	25,000 00
Date of examination by commissioner: September 15.		

Total amount of Loans with each specified Rate of Interest, including Deposits in Banks on Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$4,784 90	2½ per cent.	\$285,550 00	4½ per cent.	\$133,600 00	5½ per cent.
3,648 64	3½ “	80,000 00	4¾ “	201,824 00	6 “
98,000 00	4 “	473,639 74	5 “	9,500 00	6½ “
145,000 00	4¼ “	25,000 00	5¼ “	14,900 00	7 “

Classification of Depositors' Accounts.

	Number.	Amount.
Whole number,	. . . . . 4,461	—
Of \$50 or less,	. . . . . 1,044	\$21,682 22
Exceeding \$50 and not more than \$100,	. . . . . 517	37,361 83
Exceeding \$100 and not more than \$200,	. . . . . 670	92,862 40
Exceeding \$200 and not more than \$500,	. . . . . 812	281,565 54
Exceeding \$500 and less than \$1,000,	. . . . . 767	547,911 40
Of \$1,000 or more,	. . . . . 651	745,311 65
To the credit of women, both adult and minor,	. . . . . 1,779	665,100 27
To the credit of guardians,	. . . . . 38	15,568 81
To the credit of religious and charitable associations,	. . . . . 55	32,290 88
In trust,	. . . . . 974	319,149 84

*Detailed Statement of Bank Stocks.*

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
106	Atlas Nat'l Bank, Boston, .	\$10,600	\$12,932 00	\$11,660 00
99	Blackstone N'l Bank, Boston,	9,900	11,088 00	9,900 00
63	Boston Nat'l Bank, Boston, .	6,300	7,749 00	7,056 00
9	Nat'l City Bank, Boston, .	900	1,062 00	900 00
45	N'l Bank of Commerce, Boston,	4,500	5,760 00	5,040 00
40	Nat'l Eagle Bank, Boston, .	4,000	4,240 00	4,000 00
25	Eliot Nat'l Bank, Boston, .	2,500	3,350 00	2,500 00
90	Everett Nat'l Bank, Boston, .	9,000	9,180 00	9,000 00
8	First Nat'l Bank, Boston, .	800	1,720 00	800 00
20	N'l Hide & Leather B'k, Boston,	2,000	2,320 00	2,000 00
13	Howard Nat'l Bank, Boston, .	1,300	1,521 00	1,300 00
165	Merchants' Nat'l Bank, Boston,	16,500	23,430 00	22,800 00
60	Metropolitan N'l Bank, Boston,	6,000	6,900 00	6,000 00
10	Mt. Vernon N'l Bank, Boston,	1,000	1,410 00	1,000 00
5	New England N'l B'k, Boston,	500	780 00	500 00
43	North Nat'l Bank, Boston, .	4,300	5,977 00	5,160 00
37	N'l B'k of No. America, Boston,	3,700	3,959 00	3,700 00
281	N'l B'k of Redemption, Boston,	28,100	35,968 00	32,315 00
83	N'l B'k of the Republic, Boston,	8,300	11,869 00	9,960 00
160	Nat'l Revere Bank, Boston, .	16,000	20,960 00	19,200 00
20	Second Nat'l Bank, Boston,	2,000	3,080 00	2,500 00
39	Shawmut Nat'l Bank, Boston,	3,900	4,680 00	4,290 00
7	Traders' Nat'l Bank, Boston, .	700	672 00	700 00
50	Nat'l Webster Bank, Boston, .	5,000	5,350 00	5,000 00
28	Collateral Loan Co., Boston, .	2,800	2,940 00	2,800 00
117	Railroad Nat'l Bank, Lowell, .	11,700	15,210 00	13,839 00
30	Bay State N'l Bank, Lawrence,	2,250	3,450 00	2,250 00
68	First Nat'l Bank, Malden, .	6,800	8,500 00	7,480 00
		\$171,350	\$216,057 00	\$193,650 00

## COMMONWEALTH OF MASSACHUSETTS.

MIDDLESEX, SS.

LOWELL, Dec. 21, 1887.

Personally appeared C. C. Hutchinson, Treasurer of the Mechanics' Savings Bank in Lowell, and made oath that the foregoing statement, by him subscribed, is a true and correct statement of all the resources and liabilities of said institution, and that the answers made by him to the foregoing interrogatories contain the whole truth in reference to the matters to which they relate, according to his best knowledge and belief.

Before me,

WM. F. HILLS, *Justice of the Peace.*

MIDDLESEX, SS.

LOWELL, Dec. 21, 1887.

Personally appeared Jeremiah Clark (president), Jacob Rogers, John Davis, Julian V. Keyes, Francis Carll and Alex. G. Cumnock, being five or more of the trustees of said corporation, and severally made oath that they have made an examination of the affairs of the bank; that the books and records of said institution indicate the state of affairs as above attested by their treasurer; and that they believe said statement to be true.

Before me,

WM. F. HILLS, *Justice of the Peace.*

## MEDFORD SAVINGS BANK—MEDFORD.

Incorporated 1869. Number of corporators, 77.

DAN'L W. LAWRENCE, *President.*CHAS. B. BUSS, *Treasurer.*J. GILMAN WAITE, *Clerk.*

Names of committee charged with the investment of its funds :

DAN'L W. LAWRENCE,

FRANCIS E. FOSTER,

DAN'L A. GLEASON,

CHAS. M. BARRETT.

BENJ. F. HAYES,

Open for business Tuesday and Saturday, 3 to 9 P.M.

## STATEMENT.

ASSETS.		LIABILITIES.	
Public funds as per Schedule A,	\$107,825 50	Deposits, . . . . .	\$608,659 89
Bank stock as per Schedule B, .	31,650 00	Earnings undivided,	14,527 15
Railroad bonds, . . . . .	46,551 50	Guaranty fund, . . . . .	13,150 00
Real estate (for banking purposes), . . . . .	13,800 00	Profit and loss acc't,	7,074 80
Loans on real estate, . . . . .	275,980 59		
Loans on personal security, . . . . .	114,250 00		
Loans to counties, cities or towns (notes), . . . . .	42,000 00		
Deposit in bank, on interest, . . . . .	10,053 12		
Cash on hand, . . . . .	1,301 13		
	<u>\$643,411 84</u>		<u>\$643,411 84</u>

Invested in real estate (for banking purposes), . . . . .	\$13,800 00
Estimated value of the same, . . . . .	13,800 00
Assessed value of the same, . . . . .	13,000 00
Net income received from same during year ending Oct. 31, 1887, . . . . .	355 85
Number of outstanding loans which are of an amount not exceeding \$3,000 each, . . . . .	177
Aggregate amount of the same, . . . . .	209,140 00

Cash on Deposit in Bank : —

National Exchange Bank, Boston, . . . . .	\$10,053 12
---	-------------

Whole amount of interest or profits received or earned during year ending Oct. 31, 1887, . . . . .	\$29,480 25
Rate and amount of each semi-annual dividend for the year } 2 per cent., {	10,418 67
ending Oct. 31, 1887, . . . . . } 2 per cent., {	10,913 34
Times for the dividends fixed by the by-laws: first Saturday in May and November.	

Average annual per cent. of dividends for term ending at time of and including last extra dividend : 5 1-6.

Date of the last extra dividend : May, 1882.

Number and amount of deposits (not including dividends) received during the year ending Oct. 31, 1887, . . . . .	2,287	\$142,564 00
Number and amount of deposits of and exceeding \$300 at any one time during the year ending Oct. 31, 1887, . . . . .	105	67,250 00



Number and amount of withdrawals (including dividends) during the

year ending Oct. 31, 1887, . . . . .	1,220	\$111,755 19
Number of accounts opened during the year ending Oct. 31, 1887, . . . . .	314	
Number of accounts closed during the year ending Oct. 31, 1887, . . . . .	198	
Amount of expenses of the corporation during the year ending Oct. 31, 1887, . . . . .	1,371	82
Amount of treasurer's bond, . . . . .	25,000	00
Date of examination by commissioner: July 8.		

*Total amount of Loans with each specified Rate of Interest, including  
Deposits in Banks on Interest.*

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$10,053 12	2½ per cent.	\$16,000 00	4¾ per cent.	\$169,980 59	6 per cent.
26,000 00	4 " "	110,500 00	5 " "	16,700 00	6½ " "
20,000 00	4½ " "	6,000 00	5¼ " "	13,950 00	7 " "
33,500 00	4½ " "	19,600 00	5½ " "		

*Classification of Depositors' Accounts.*

	Number.	Amount.
Whole number, . . . . .	2,130	-
Of \$50 or less, . . . . .	773	\$12,773 69
Exceeding \$50 and not more than \$100, . . . . .	275	18,762 18
Exceeding \$100 and not more than \$200, . . . . .	301	40,966 00
Exceeding \$200 and not more than \$500, . . . . .	332	106,370 93
Exceeding \$500 and less than \$1,000, . . . . .	229	163,264 22
Of \$1,000 or more, . . . . .	220	266,522 87
To the credit of women, both adult and minor, . . . . .	884	239,698 06
To the credit of guardians, . . . . .	8	5,898 10
To the credit of religious and charitable associations, . . . . .	27	20,838 22
In trust, . . . . .	464	109,860 76

*Schedule A—Detailed Statement of Public Funds.*

	Par Value.	Estimated Market Value.	Amount Invested.
City of Biddeford, Me., 4s, . . . . .	\$14,500	\$14,500 00	\$14,500 00
of Lynn, Mass., 5s, . . . . .	5,000	5,450 00	5,000 00
of Fall River, Mass., 6s, . . . . .	3,000	3,900 00	3,900 00
Town of Melrose, Mass., 7s, . . . . .	5,000	5,612 00	5,000 00
of Natick, Mass., 4s, . . . . .	5,000	5,000 00	5,000 00
of Medford, Mass., 6s, . . . . .	12,000	12,600 00	12,504 00
of Wellesley, Mass., 4s, . . . . .	15,000	15,975 00	15,975 00
of Hartland, Me., 4½s, . . . . .	12,000	18,000 00	12,000 00*
of Hartland, Me., 4½s, . . . . .	6,000		6,000 00†
District of Columbia 6s, . . . . .	26,000	27,790 00	27,946 50
	\$103,500	\$108,827 00	\$107,825 50

\* A legal investment when made.

† Not a legal investment, and will be sold.



*Schedule B—Detailed Statement of Bank Stocks.*

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
12	Nat'l B'k of Commerce, Boston,	\$1,200	\$1,560 00	\$1,200 00
15	Hamilton Nat'l Bank, Boston,	1,500	1,838 00	1,500 00
33	Blackstone Nat'l Bank, Boston,	3,300	3,581 00	3,300 00
4	Nat'l Revere Bank, Boston, .	400	500 00	400 00
10	Nat'l Eagle Bank, Boston, .	1,000	1,000 00	1,000 00
15	N'l B'k of the Republic, Boston,	1,500	2,100 00	1,500 00
20	Nat'l Bank of the Commonwealth, Boston, . . .	2,000	2,740 00	2,000 00
25	Monument Nat'l Bank, Boston,	2,500	5,350 00	3,750 00
10	Market Nat'l Bank, Boston, .	1,000	917 00	1,000 00
20	N'l Hide & Leather B'k, Boston,	2,000	2,290 00	2,000 00
10	Nat'l Webster Bank, Boston, .	1,000	1,027 00	1,000 00
25	Boston Nat'l Bank, Boston, .	2,500	2,975 00	2,500 00
20	North Nat'l Bank, Boston, .	2,000	2,620 00	2,000 00
20	Merchandise N'l Bank, Boston,	2,000	2,000 00	2,000 00
25	Suffolk Nat'l Bank, Boston, .	2,500	2,862 00	2,500 00
15	Continental N'l Bank, Boston,	1,500	1,777 00	1,500 00
25	Central Nat'l Bank, Lynn, .	2,500	3,625 00	2,500 00
		\$30,400	\$38,762 00	\$31,650 00

*Railroad Bonds.*

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Albany R.R. 6s, . . .	\$5,000	\$5,775 00	\$5,775 00
Conn. & Passumpsic Rivers R.R. 7s,	5,000	5,675 00	5,776 50*
Fitchburg R.R. 4s, . . . .	10,000	10,000 00	10,000 00
Fitchburg R.R. 4½s, . . . .	25,000	25,000 00	25,000 00
	\$45,000	\$46,450 00	\$46,551 50

## COMMONWEALTH OF MASSACHUSETTS.

MIDDLESEX, ss., Nov. 4, 1887.

Personally appeared Chas. B. Buss, Treasurer of the Medford Savings Bank, and made oath that the foregoing statement, by him subscribed, is a true and correct statement of all the resources and liabilities of said institution, and that the answers made by him to the foregoing interrogatories contain the whole truth in reference to the matters to which they relate, according to his best knowledge and belief.

Before me,

B. F. HAYES, *Justice of the Peace.*

MIDDLESEX, ss., Nov. 4, 1887.

Personally appeared Dan'l W. Lawrence, Jas. P. Richardson, B. C. Leonard, R. B. Lawrence and J. Gilman Waite, being five or more of the trustees of said corporation, and severally made oath that they have made an examination of the affairs of the bank; that the books and records of said institution indicate the state of affairs as above attested by their treasurer; and that they believe said statement to be true.

Before me,

B. F. HAYES, *Justice of the Peace.*

\* This was a legal investment when made.

## MEDWAY SAVINGS BANK—MEDWAY.

Incorporated Feb. 20, 1871. Number of corporators, 48.

MILTON M. FISHER, *President.*FREDERICK L. FISHER, *Treasurer.*FREDERICK L. FISHER, *Clerk.*

Names of committee charged with the investment of its funds :

MILTON M. FISHER,

C. S. PHILBRICK,

S. W. RICHARDSON,

SUMNER ROBBINS,

WM. A. MCKEAN,

WALES KIMBALL.

A. M. B. FULLER,

Open for business every business day, 9 A.M. to 12 M., and 2 to 5 P.M.

## STATEMENT.

ASSETS.		LIABILITIES.	
Bank stock as per Schedule, . . . . .	\$33,878 84	Deposits, . . . . .	\$199,462 54
Loans on bank stock, . . . . .	1,800 00	Earnings undivided, . . . . .	4,468 75
Railroad bonds, . . . . .	13,750 00	Guaranty fund, . . . . .	8,139 10
Real estate by foreclosure, . . . . .	8,879 92		
Loans on real estate, . . . . .	55,284 00		
Loans on personal security, . . . . .	32,939 74		
Loans to counties, cities or towns (notes), . . . . .	14,500 00		
Deposits in banks, on interest, . . . . .	3,286 15		
Expense account, . . . . .	580 09		
Assessment on stock of Central National Bank, . . . . .	5,018 75		
Cash on hand, . . . . .	2,152 90		
	\$212,070 39		\$212,070 39

## Loans on Bank Stock, amount on each :—

On 5 shares Dedham National Bank, Dedham, . . . . .	\$300 00
On 10 shares Appleton National Bank, Lowell, . . . . .	1,000 00
On 5 shares Eliot National Bank, Boston, . . . . .	500 00

Value (by books) of real estate, held by foreclosure or otherwise, . . . . .	\$8,879 92
Assessed value of the same, . . . . .	8,310 00
Net income received from same during year ending Oct. 31, 1887, . . . . .	137 89
Number of outstanding loans which are of an amount not exceeding \$3,000 each, . . . . .	180
Aggregate amount of the same, . . . . .	110,233 74
Amount of investments from which no income is received, . . . . .	5,018 75

## Cash on Deposit in Banks, amount in each :—

Howard National Bank, Boston, . . . . .	\$1,340 17
Central National Bank, Boston, . . . . .	1,945 98

Whole amount of interest or profits received or earned during year ending

Oct. 31, 1887, . . . . .	\$11,406 84
Rate and amount of each semi-annual dividend for the year } 2 per cent., {	3,503 82
ending Oct. 31, 1887, . . . . . } 2 per cent., {	3,574 16

Times for the dividends fixed by the by-laws : June and December.  
Average annual per cent. of dividends for term ending at time of and including last extra dividend : 4 9-10.  
Date of the last extra dividend : 1880.  
Number and amount of deposits (not including dividends) received during the year ending Oct. 31, 1887, . . . . . 889 \$111,085 51  
Number and amount of deposits of and exceeding \$300 at any one time during the year ending Oct. 31, 1887, . . . . . 77 64,459 11  
Number and amount of withdrawals (including dividends) during the year ending Oct. 31, 1887, . . . . . 855 105,092 58  
Number of accounts opened during the year ending Oct. 31, 1887, . 138  
Number of accounts closed during the year ending Oct. 31, 1887, . 119  
Amount of expenses of the corporation during the year ending Oct. 31, 1887, 1,190 10  
Amount of treasurer's bond, . . . . . 10,000 00  
Date of examination by commissioner: March 22.

*Total amount of Loans with each specified Rate of Interest, including Deposits in Banks on Interest.*

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$3,286 15 14,500 00	2 per cent. 4 “	\$18,600 00 3,000 00	5 per cent. 5½ “	\$107,423 74 1,000 00	6 per cent. 7 “

*Classification of Depositors' Accounts.*

	Number.	Amount.
Whole number, . . . . .	865	-
Of \$50 or less, . . . . .	348	\$5,151 55
Exceeding \$50 and not more than \$100, . . . . .	102	7,699 29
Exceeding \$100 and not more than \$200, . . . . .	131	19,352 05
Exceeding \$200 and not more than \$500, . . . . .	163	49,861 30
Exceeding \$500 and less than \$1,000, . . . . .	74	55,458 79
Of \$1,000 or more, . . . . .	47	61,939 56
To the credit of women, both adult and minor, . . . . .	418	84,384 89
To the credit of guardians, . . . . .	4	3,860 84
To the credit of religious and charitable associations, . . . . .	7	2,540 78
In trust, . . . . .	68	21,176 44

*Detailed Statement of Bank Stocks.*

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
60	Central Nat'l Bank, Boston, .	\$6,000	\$7,800 00	\$5,500 00
20	Dedham Nat'l Bank, Dedham, .	2,000	2,280 00	2,404 00
30	First Ward Nat'l Bank, Boston, .	3,000	3,900 00	3,075 00
17	Franklin Nat'l Bank, Franklin, .	1,700	1,900 00	1,972 00
32	Holliston N'l Bank, Holliston, .	3,200	3,680 00	3,862 50
50	Manufacturers' N'l B'k, Boston, .	5,000	4,725 00	5,100 00
10	Market Nat'l Bank, Boston, .	1,000	915 00	1,030 00
20	Merchandise N'l Bank, Boston, .	2,000	2,000 00	2,062 50



*Detailed Statement of Bank Stocks — Concluded.*

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
15	Mt. Vernon Nat'l Bank, Boston,	\$1,500	\$2,062 50	\$1,623 75
20	Nat'l Revere Bank, Boston, .	2,000	2,500 00	2,543 56
20	Shawmut Nat'l Bank, Boston,	2,000	2,500 00	2,395 53
20	So. Framingham Nat'l Bank,			
	So. Framingham, . . . .	2,000	1,960 00	2,000 00
3	Nat'l Bank of Wrentham, . .	210	240 00	310 00
		\$31,610	\$36,462 50	\$33,878 84

*Railroad Bonds.*

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Albany R.R. 7s, . . .	\$2,000	\$2,265 00	\$2,255 00
Fitchburg R.R. 6s, . . . . .	2,000	2,230 00	2,270 00
Leeds and Farmington R.R. 6s, .	2,000	2,240 00	2,265 00
Maine Central R.R. 6s, . . . .	2,000	2,330 00	2,410 00
Newport & Richford R.R. 5s, . .	2,000	2,155 00	2,280 00*
Old Colony R.R. 6s, . . . . .	2,000	2,275 00	2,270 00
	\$12,000	\$13,495 00	\$13,750 00

## COMMONWEALTH OF MASSACHUSETTS.

NORFOLK, ss., Nov. 8, 1887.

Personally appeared Frederick L. Fisher, Treasurer of the Medway Savings Bank, and made oath that the foregoing statement, by him subscribed, is a true and correct statement of all the resources and liabilities of said institution, and that the answers made by him to the foregoing interrogatories contain the whole truth in reference to the matters to which they relate, according to his best knowledge and belief.

Before me,

HENRY E. MASON, *Justice of the Peace.*

NORFOLK, ss., Nov. 8, 1887.

Personally appeared A. M. B. Fuller and Wales Kimball, being two of the trustees of said corporation, and severally made oath that they have made an examination of the affairs of the bank; that the books and records of said institution indicate the state of affairs as above attested by their treasurer; and that they believe said statement to be true. Before me,

O. A. MASON, *Justice of the Peace.*

NORFOLK, ss., Nov. 8, 1887.

Personally appeared M. M. Fisher, Wm. A. McKean and J. B. Hopkins, being three of the trustees of said corporation, and severally made oath that they have made an examination of the affairs of the bank; that the books and records of said institution indicate the state of affairs as above attested by their treasurer; and that they believe said statement to be true.

Before me,

HENRY E. MASON, *Justice of the Peace.*

\* This was a legal investment when made.



MELROSE SAVINGS BANK — MELROSE.

Incorporated 1872. Number of corporators, 22.

DANIEL RUSSELL, *President.*

E. H. GOSS, *Treasurer.*

JOHN LARRABEE, *Clerk.*

Names of committee charged with the investment of its funds :

GEORGE NEWHALL,

SETH E. BENSON.

DANIEL NORTON,

Open for business Wednesday and Saturday, 3.30 to 6 P.M., also Saturday evening,  
7 to 8.

STATEMENT.

ASSETS.		LIABILITIES.	
Public funds as per Schedule A,	\$52,600 00	Deposits, . . . . .	\$263,221 00
Loan on public funds, . . . . .	2,000 00	Earnings undivided,	8,087 87
Bank stock as per Schedule B, . . . . .	7,200 00	Guaranty fund, . . . . .	3,560 37
Loans on real estate, . . . . .	176,834 00		
Loans on personal security, . . . . .	2,300 00		
Loans to counties, cities or towns (notes), . . . . .	6,000 00		
Deposit in bank, on interest, . . . . .	27,037 53		
Expense account, . . . . .	454 63		
Cash on hand, . . . . .	443 08		
	\$274,869 24		\$274,869 24

Loan on Public Funds : —

On \$3,000 City of Toledo, Ohio, bonds, . . . . . \* \$2,000 00

Number of outstanding loans which are of an amount not exceeding \$3,000 each, . . . . . 132

Aggregate amount of the same, . . . . . \$142,684 00

Cash on Deposit in Bank : —

Everett National Bank, Boston, . . . . . † \$27,037 53

Whole amount of interest or profits received or earned during year ending

Oct. 31, 1887, . . . . . \$13,274 10

Rate and amount of each semi-annual dividend for the year } 2 per cent., { 4,482 68  
ending Oct. 31, 1887, . . . . . } 2 per cent., { 4,609 38

Times for the dividends fixed by the by-laws: January 1 and July 1.

Number and amount of deposits (not including dividends) received during the year ending Oct. 31, 1887, . . . . . 2,345 \$106,142 77

Number and amount of deposits of and exceeding \$300 at any one time during the year ending Oct. 31, 1887, . . . . . 70 37,769 69

\* \$2,000 City of Boston and \$1,000 City of Chelsea bonds have been substituted for these bonds.  
† This amount has been reduced to 5 per cent. of the deposits, the legal limit.

Number and amount of withdrawals (including dividends) during the

year ending Oct. 31, 1887, . . . . . 1,225 \$100,737 60

Number of accounts opened during the year ending Oct. 31, 1887, . . . 356

Number of accounts closed during the year ending Oct. 31, 1887, . . . 201

Amount of expenses of the corporation during the year ending Oct. 31, 1887, . . . 1,305 77

Amount of treasurer's bond, . . . . . 10,000 00

Date of examination by commissioner: December 14.

*Total amount of Loans with each specified Rate of Interest, including  
Deposits in Banks on Interest.*

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$27,037 53	2 per cent.	\$9,300 00	5 per cent.	\$171,834 00	6 per cent.

*Classification of Depositors' Accounts.*

	Number.	Amount.
Whole number, . . . . .	1,623	-
Of \$50 or less, . . . . .	901	\$12,803 13
Exceeding \$50 and not more than \$100, . . . . .	196	13,987 73
Exceeding \$100 and not more than \$200, . . . . .	164	23,057 20
Exceeding \$200 and not more than \$500, . . . . .	188	60,212 28
Exceeding \$500 and less than \$1,000, . . . . .	112	80,702 35
Of \$1,000 or more, . . . . .	62	72,458 31
To the credit of women, both adult and minor, . . . . .	789	118,818 65
To the credit of guardians, . . . . .	6	877 63
To the credit of religious and charitable associations, . . . . .	24	2,655 96
In trust, . . . . .	140	30,530 01

*Schedule A — Detailed Statement of Public Funds.*

	Par Value.	Estimated Market Value.	Amount Invested.
City of Boston, Mass., 4s, . . . . .	\$7,000	\$7,100 00	\$7,000 00
of Columbus, Ohio, 4s, . . . . .	5,000	5,000 00	5,000 00
Town of Melrose, Mass., 4s, . . . . .	23,000	23,000 00	23,600 00
City of Brockton, Mass., 5s, . . . . .	8,000	9,200 00	8,000 00
of Portsmouth, N. H., 6s, . . . . .	1,000	1,080 00	1,000 00*
of Dover, N. H., 6s, . . . . .	3,000	3,240 00	3,000 00
of Portland, Me., 6s, . . . . .	5,000	6,050 00	5,000 00*
	\$52,000	\$54,670 00	\$52,600 00

\* These were legal investments when made.

*Schedule B—Detailed Statement of Bank Stocks.*

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
27	Everett Nat'l Bank, Boston, .	\$2,700	\$2,619 00	\$2,700 00
45	Freeman's Nat'l Bank, Boston,	4,500	4,230 00	4,500 00
		\$7,200	\$6,849 00	\$7,200 00

## COMMONWEALTH OF MASSACHUSETTS.

MIDDLESEX, ss., Nov. 11, 1887.

Personally appeared E. H. Goss, Treasurer of the Melrose Savings Bank, and made oath that the foregoing statement, by him subscribed, is a true and correct statement of all the resources and liabilities of said institution, and that the answers made by him to the foregoing interrogatories contain the whole truth in reference to the matters to which they relate, according to his best knowledge and belief.

Before me,

JOHN LARRABEE, *Justice of the Peace.*

MIDDLESEX, ss., Nov. 15, 1887.

Personally appeared Daniel Norton, W. Irving Ellis, Moses S. Page, George Newhall, Samuel S. Bugbee and Daniel Russell, being five or more of the trustees of said corporation, and severally made oath that they have made an examination of the affairs of the bank; that the books and records of said institution indicate the state of affairs as above attested by their treasurer; and that they believe said statement to be true.

Before me,

JOHN LARRABEE, *Justice of the Peace.*

## MERRIMAC SAVINGS BANK—MERRIMAC.

Incorporated 1871. Number of corporators, 36.

WM. H. HASKELL, *President.*DANIEL J. POORE, *Treasurer.*O. E. LITTLE, *Clerk.*

Names of committee charged with the investment of its funds :

WM. H. HASKELL,

JOHN B. JUDKINS.

ALBERT SARGENT,

Open for business every business day, except Saturday, 8.30 A.M. to 12 M.; 1.30 to 3 P.M.  
 Saturday, 8.30 A.M. to 12 M.

## STATEMENT.

ASSETS.		LIABILITIES.	
Public funds as per Schedule A,	\$20,000 00	Deposits, . . . . .	\$385,661 23
Bank stock as per Schedule B, .	7,000 00	Earnings undivided,	375 65
Loan on bank stock, . . . . .	3,800 00	Guaranty fund, . . . . .	13,593 91
Railroad bonds, . . . . .	25,400 00		
Loans on real estate, . . . . .	212,733 00		
Loans on personal security, . . .	109,046 12		
Loans to counties, cities or towns (notes), . . . . .	3,650 00		
Loans on depositors' books, . . .	1,050 00		
Deposit in bank, on interest, . .	15,000 00		
Deposit in bank, not on interest,	1,951 67		
	<u>\$399,630 79</u>		<u>\$399,630 79</u>

## Loan on Bank Stock :—

On 38 shares First National Bank, Merrimac, . . . . . \$3,800 00

Number of outstanding loans which are of an amount not exceeding  
 \$3,000 each, . . . . . 197

Aggregate amount of the same, . . . . . \$148,594 94

## Cash on Deposit in Banks, amount in each :—

First National Bank, Merrimac, . . . . . \$1,951 67  
 Powow River National Bank, Amesbury, . . . . . 15,000 00

## Whole amount of interest or profits received or earned during year ending

Oct. 31, 1887, . . . . . \$21,158 01

Rate and amount of each semi-annual dividend for the year } 2 per cent., { 7,310 30  
 ending Oct. 31, 1887, . . . . . } 2½ per cent, { 9,175 62

Times for the dividends fixed by the by-laws: third Wednesday in April  
 and October.

Average annual per cent. of dividends for term ending at time of and  
 including last extra dividend: 5½.

Date of the last extra dividend: May 15, 1879.

Number and amount of deposits (not including dividends) received  
 during the year ending Oct. 31, 1887, . . . . . 750 \$60,444 13

Number and amount of deposits of and exceeding \$300 at any one  
 time during the year ending Oct. 31, 1887, . . . . . 49 17,582 51



Number and amount of withdrawals (including dividends) during the year ending Oct. 31, 1887,	517	\$65,559 07
Number of accounts opened during the year ending Oct. 31, 1887,	188	
Number of accounts closed during the year ending Oct. 31, 1887,	106	
Amount of expenses of the corporation during the year ending Oct. 31, 1887,		1,544 27
Amount of treasurer's bond,		10,000 00
Date of examination by commissioner: October 14.		

Total amount of Loans with each specified Rate of Interest, including Deposits in Banks on Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$15,000 00	3½ per cent.	\$39,000 00	5½ per cent.	\$10,000 00	6½ per cent.
3,650 00	4 “	141,011 18	6 “	5,450 00	7 “
131,167 94	5 “				

Classification of Depositors' Accounts.

	Number.	Amount.
Whole number,	1,202	-
Of \$50 or less,	423	\$6,772 07
Exceeding \$50 and not more than \$100,	120	8,385 60
Exceeding \$100 and not more than \$200,	140	19,264 27
Exceeding \$200 and not more than \$500,	205	63,558 28
Exceeding \$500 and less than \$1,000,	180	121,586 79
Of \$1,000 or more,	134	166 094 22
To the credit of women, both adult and minor,	541	166,911 86
To the credit of guardians,	10	5,061 70
To the credit of religious and charitable associations,	26	10,644 86
In trust,	24	13,003 25

Schedule A—Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Dayton, Ohio, 4s,	\$8,000	\$8,400 00	\$8,000 00
Town of Marlborough, Mass., 4s,	12,000	12,480 00	12,000 00
	\$20,000	\$20,880 00	\$20,000 00

Schedule B—Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
70	First Nat'l Bank, Merrimac,	\$7,000	\$9,100 00	\$7,000 00

Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Fitchburg R.R. 4s, . . . . .	\$15,000	\$15,937 50	\$15,000 00
West Amesbury Branch R.R. 7s, . . . . .	10,400	11,440 00	10,400 00
	\$25,400	\$27,377 50	\$25,400 00

COMMONWEALTH OF MASSACHUSETTS.

Essex, ss., Nov. 18, 1887.

Personally appeared Daniel J. Poore, Treasurer of the Merrimac Savings Bank, and made oath that the foregoing statement, by him subscribed, is a true and correct statement of all the resources and liabilities of said institution, and that the answers made by him to the foregoing interrogatories contain the whole truth in reference to the matters to which they relate, according to his best knowledge and belief.

Before me, THOMAS H. HOYT, *Justice of the Peace.*

Essex, ss., Nov. 18, 1887.

Personally appeared William H. Haskell, James D. Pike, Isaac B. Little, George G. Larkin and Albert Sargent, being five or more of the trustees of said corporation, and severally made oath that they have made an examination of the affairs of the bank; that the books and records of said institution indicate the state of affairs as above attested by their treasurer; and that they believe said statement to be true.

Before me, THOMAS H. HOYT, *Justice of the Peace.*

## MERRIMACK RIVER SAVINGS BANK — LOWELL.

Incorporated 1871. Number of corporators, 39.

J. G. PEABODY, *President*.N. G. LAMSON, *Treasurer*.N. G. LAMSON, *Clerk*.

Names of committee charged with the investment of its funds :

J. G. PEABODY,

C. F. VARNUM,

FRANCIS JEWETT,

R. G. BARTLETT,

H. C. HOWE,

C. E. ADAMS.

Open for business Monday, Tuesday, Thursday and Friday, 9 A.M. to 12 M., 2 to 4 P.M.  
 Saturday, 9 A.M. to 12 M., 7 to 9 P.M.

## STATEMENT.

ASSETS.		LIABILITIES.	
Bank stock as per Schedule, .	\$57,891 50	Deposits, . . . . .	\$680,522 88
Loans on bank stock, . . . . .	5,925 00	Earnings undivided, . . . . .	25,437 64
Railroad bonds, . . . . .	11,000 00	Guaranty fund, . . . . .	7,943 05
Real estate by foreclosure, . . . . .	1,800 00		
Loans on real estate, . . . . .	409,239 22		
Loans on personal security, . . . . .	218,250 00		
Loans to counties, cities or towns (notes), . . . . .	3,000 00		
Deposit in bank, on interest, . . . . .	5,562 25		
Cash on hand, . . . . .	1,235 50		
	<u>\$713,903 57</u>		<u>\$713,903 57</u>

Loans on Bank Stock, amount on each : —

On 28 shares First National Bank, Francestown, N. H., . . . . .	\$2,500 00
On 13 shares Wamesit National Bank, Lowell, . . . . .	500 00
On 14 shares Wamesit National Bank, Lowell, . . . . .	925 00
On 20 shares Wamesit National Bank, Lowell, . . . . .	2,000 00

Value (by books) of real estate, held by foreclosure or otherwise, . . . . .	\$1,800 00
Assessed value of the same, . . . . .	2,100 00
Net income received from same during year ending Oct. 31, 1887, . . . . .	200 58
Number of outstanding loans which are of an amount not exceeding \$3,000 each, . . . . .	118
Aggregate amount of the same, . . . . .	180,320 00

Cash on Deposit in Bank : —

Wamesit National Bank, Lowell, . . . . .	\$5,562 35
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Whole amount of interest or profits received or earned during year ending Oct. 31, 1887, . . . . .	\$33,956 98
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Rate and amount of each semi-annual dividend for the year } 2 per cent., {	12,095 31
ending Oct. 31, 1887, . . . . . } 2 per cent., {	12,898 46

Times for the dividends fixed by the by-laws : first Saturday in May and  
 November.

Average annual per cent. of dividends for term ending at time of and in-  
 cluding last extra dividend : 5 15-100.

Date of the last extra dividend : May, 1885.

Number and amount of deposits (not including dividends) received during the year ending Oct. 31, 1887, . . . . .	1,403	\$154,741 93
Number and amount of deposits of and exceeding \$300 at any one time during the year ending Oct. 31, 1887, . . . . .	149	92,477 46
Number and amount of withdrawals (including dividends) during the year ending Oct. 31, 1887, . . . . .	745	107,079 45
Number of accounts opened during the year ending Oct. 31, 1887, . . . . .	305	
Number of accounts closed during the year ending Oct. 31, 1887, . . . . .	178	
Amount of expenses of the corporation during the year ending Oct. 31, 1887, . . . . .		1,228 65
Amount of treasurer's bond, . . . . .		15,000 00
Date of examination by commissioner: September 9.		

*Total amount of Loans with each specified Rate of Interest, including Deposits in Banks on Interest.*

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$5,562 35	2 per cent.	\$15,000 00	5½ per cent.	\$236,890 00	6 per cent.
32,000 00	4¾ “	130,389 22	5½ “	8,040 00	7 “
214,095 00	5 “				

*Classification of Depositors' Accounts.*

	Number.	Amount.
Whole number, . . . . .	1,506	-
Of \$50 or less, . . . . .	345	\$6,796 20
Exceeding \$50 and not more than \$100, . . . . .	125	9,277 16
Exceeding \$100 and not more than \$200, . . . . .	177	26,335 00
Exceeding \$200 and not more than \$500, . . . . .	280	92,862 05
Exceeding \$500 and less than \$1,000, . . . . .	259	190,443 47
Of \$1,000 or more, . . . . .	320	354,809 00
To the credit of women, both adult and minor, . . . . .	529	233,369 00
To the credit of guardians, . . . . .	6	3,661 87
To the credit of religious and charitable associations, . . . . .	17	14,766 97
In trust, . . . . .	294	129,376 00

*Detailed Statement of Bank Stocks.*

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
40	Atlas Nat'l Bank, Boston, .	\$4,000	\$4,620 00	\$4,000 00
10	Atlantic Nat'l Bank, Boston, .	1,000	1,360 00	1,000 00
25	Blackstone Nat'l Bank, Boston, .	2,500	2,644 00	2,500 00
50	Boston Nat'l Bank, Boston, .	5,000	5,950 00	5,000 00
20	Eliot Nat'l Bank, Boston, .	2,000	2,580 00	2,405 00
23	Fourth Nat'l Bank, Boston, .	2,300	2,576 00	2,300 00
20	Globe Nat'l Bank, Boston, .	2,000	1,840 00	2,000 00
9	Hamilton Nat'l Bank, Boston, .	900	1,125 00	900 00
34	N'l Hide & Leather B'k, Boston, .	3,400	3,893 00	3,400 00



*Detailed Statement of Bank Stocks — Concluded.*

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
20	Howard Nat'l Bank, Boston, .	\$2,000	\$2,140 00	\$2,000 00
24	Metropolitan N'l Bank, Boston,	2,400	2,724 00	2,400 00
9	North Nat'l Bank, Boston, .	900	1,193 00	900 00
3	N'l B'k of No. America, Boston,	300	308 00	300 00
10	Old Boston Nat'l Bank, Boston,	500	567 00	500 00
64	N'l B'k of Redemption, Boston,	6,400	8,160 00	7,461 50
15	Suffolk Nat'l Bank, Boston, .	1,500	1,718 00	1,500 00
45	Tremont Nat'l Bank, Boston, .	4,500	4,545 00	4,500 00
10	Nat'l Webster Bank, Boston, .	1,000	1,017 00	1,000 00
100	Wamesit Nat'l Bank, Lowell, .	10,000	14,000 00	13,825 00
		\$52,600	\$62,960 00	\$57,891 50

*Railroad Bonds.*

	Par Value.	Estimated Market Value.	Amount Invested.
Lowell & Andover R.R. 6s, . .	\$10,000	\$12,000 00	\$10,000 00
Nashua & Lowell R.R. 6s, . .	1,000	1,100 00	1,000 00
	\$11,000	\$13,100 00	\$11,000 00

## COMMONWEALTH OF MASSACHUSETTS.

MIDDLESEX, SS.

LOWELL, NOV. 15, 1887.

Personally appeared N. G. Lamson, Treasurer of the Merrimack River Savings Bank, and made oath that the foregoing statement, by him subscribed, is a true and correct statement of all the resources and liabilities of said institution, and that the answers made by him to the foregoing interrogatories contain the whole truth in reference to the matters to which they relate, according to his best knowledge and belief.

Before me, G. WINFIELD KNOWLTON, *Justice of the Peace.*

MIDDLESEX, SS., NOV. 16, 1887.

Personally appeared J. G. Peabody, Henry C. Howe, Francis Jewett, Samuel Horn and Benj. F. Sargent, being five or more of the trustees of said corporation, and severally made oath that they have made an examination of the affairs of the bank; that the books and records of said institution indicate the state of affairs as above attested by their treasurer; and that they believe said statement to be true.

Before me, G. WINFIELD KNOWLTON, *Justice of the Peace.*

## MIDDLEBOROUGH SAVINGS BANK—MIDDLEBOROUGH.

Incorporated March 15, 1873. Number of corporators, 36.

EVERETT ROBINSON, *President.*ANDREW M. WOOD, *Treasurer.*ANDREW M. WOOD, *Clerk.*

Names of committee charged with the investment of its funds :

EVERETT ROBINSON,

GEO. BRAYTON,

JAS. H. HARLOW,

ABNER L. WESTGATE,

ANDREW L. TINKHAM,

Open for business every business day, 9 A.M. to 12 M., 2 to 4 P.M., also Saturday,  
7 to 8 P.M.

## STATEMENT.

ASSETS.		LIABILITIES.	
Public funds as per Schedule A,	\$5,000 00	Deposits, . . . .	\$590,224 94
Bank stock as per Schedule B, .	12,300 00	Earnings undivided,	15,158 47
Railroad bonds, . . . .	7,000 00	Guaranty fund, . .	11,282 00
Real estate by foreclosure, . .	8,200 00	Interest paid in ad-	
Loans on real estate, . . . .	347,396 66	vance, . . . .	3,434 63
Loans on personal security, . .	103,846 84		
Loans to counties, cities or towns			
(notes), . . . .	62,600 00		
Deposits in banks, on interest, .	68,507 48		
Expense account, . . . .	42 15		
Cash on hand, . . . .	5,206 91		
	<hr/>		<hr/>
	\$620,100 04		\$620,100 04

Value (by books) of real estate, held by foreclosure or otherwise, . . .	\$8,200 00
Assessed value of the same, . . . . .	7,450 00
Net income received from same during year ending Oct. 31, 1887, . . .	125 08
Number of outstanding loans which are of an amount not exceeding \$3,000	
each, . . . . .	462
Aggregate amount of the same, . . . . .	325,176 92

Cash on Deposit in Banks, amount in each :—

Home National Bank, Brockton, . . . . .	\$15,000 00
Plymouth National Bank, Plymouth, . . . . .	10,000 00
First National Bank, Merrimac, . . . . .	20,000 00
Brockton National Bank, Brockton, . . . . .	20,000 00
National Bank of the Commonwealth, Boston, . . . . .	1,269 61
Maverick National Bank, Boston, . . . . .	2,237 87

Whole amount of interest or profits received or earned during year ending Oct. 31, 1887, . . . . . \$29,238 40

Rate and amount of each semi-annual dividend for the year } 2 per cent., { 11,111 94  
ending Oct. 31, 1887. . . . . } 2 per cent., { 11,348 81

Times for the dividends fixed by the by-laws: first Monday in April and October.

Number and amount of deposits (not including dividends) received during the year ending Oct. 31, 1887, . . . . . 1,417 \$113,882 40

Number and amount of deposits of and exceeding \$300 at any one time during the year ending Oct. 31, 1887, . . . . . 94 54,208 06

Number and amount of withdrawals (including dividends) during the  
year ending Oct. 31, 1887, . . . . . 1,095 \$120,738 84  
Number of accounts opened during the year ending Oct. 31, 1887, . . . 308  
Number of accounts closed during the year ending Oct. 31, 1887, . . . 213  
Amount of expenses of the corporation during the year ending Oct. 31, 1887, . . . 1,414 55  
Amount of treasurer's bond, . . . . . 15,000 00  
Date of examination by commissioner: August 19.

Total amount of Loans with each specified Rate of Interest, including  
Deposits in Banks on Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$3,507 48	2½ per cent.	\$35,000 00	4 per cent.	\$396,376 92	6 per cent.
30,000 00	3½ “	13,500 00	4½ “	2,700 00	6½ “
40,000 00	3¾ “	60,066 58	5 “	1,200 00	7 “

Classification of Depositors' Accounts.

	Number.	Amount.
Whole number, . . . . .	2,092	—
Of \$50 or less, . . . . .	701	\$11,906 27
Exceeding \$50 and not more than \$100, . . . . .	227	15,451 84
Exceeding \$100 and not more than \$200, . . . . .	303	40,422 36
Exceeding \$200 and not more than \$500, . . . . .	407	128,480 17
Exceeding \$500 and less than \$1,000, . . . . .	287	198,364 66
Of \$1,000 or more, . . . . .	167	195,599 64
To the credit of women, both adult and minor, . . . . .	956	262,927 25
To the credit of guardians, . . . . .	22	6,922 56
To the credit of religious and charitable associations, . . . . .	36	12,832 28
In trust, . . . . .	151	42,358 55

Schedule A—Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Boston 4s, . . . . .	\$5,000	\$5,100 00	\$5,000 00

Schedule B—Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
30	Nat'l Bank of Commerce, New Bedford, . . . . .	\$3,000	\$3,600 00	\$3,000 00
50	Nat'l Webster Bank, Boston, . . . . .	5,000	5,150 00	5,000 00
22	Tremont Nat'l Bank, Boston, . . . . .	2,200	2,200 00	2,200 00
21	Suffolk Nat'l Bank, Boston, . . . . .	2,100	2,324 00	2,100 00
		\$12,300	\$13,274 00	\$12,300 00

Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Old Colony R.R. 6s, . . . .	\$6,000	\$6,720 00	\$6,000 00
Old Colony R.R. 7s, . . . .	1,000	1,150 00	1,000 00
	\$7,000	\$7,870 00	\$7,000 00

COMMONWEALTH OF MASSACHUSETTS.

PLYMOUTH, ss., Nov. 9, 1887.

Personally appeared Andrew M. Wood, Treasurer of the Middleborough Savings Bank, and made oath that the foregoing statement, by him subscribed, is a true and correct statement of all the resources and liabilities of said institution, and that the answers made by him to the foregoing interrogatories contain the whole truth in reference to the matters to which they relate, according to his best knowledge and belief.

Before me, CHARLES T. THATCHER, *Justice of the Peace.*

PLYMOUTH, ss., Nov. 9, 1887.

Personally appeared Everett Robinson, James H. Harlow, George Brayton, Eugene P. Le Baron, Geo. E. Doane and Abner L. Westgate, being five or more of the trustees of said corporation, and severally made oath that they have made an examination of the affairs of the bank ; that the books and records of said institution indicate the state of affairs as above attested by their treasurer ; and that they believe said statement to be true.

Before me, CHARLES T. THATCHER, *Justice of the Peace.*



## MIDDLESEX INSTITUTION FOR SAVINGS — CONCORD.

Incorporated 1835. Number of corporators, 22.

GEO. M. BROOKS, *President*.GEO. HEYWOOD, *Treasurer*.HORACE WALCOTT, *Clerk*.

Names of committee charged with the investment of its funds :

GEO. M. BROOKS,

SAM'L STAPLES,

JOHN S. KEYES,

LORENZO EATON.

Open for business every business day, 9 A.M. to 2 P.M.

## STATEMENT.

ASSETS.		LIABILITIES.	
Bank stock as per Schedule, . . .	\$274,300 00	Deposits, . . . . .	\$1,071,977 47
Railroad bonds, . . . . .	142,000 00	Earnings undivided, . . . . .	29,443 12
Real estate by foreclosure, . . . .	24,000 00	Guaranty fund, . . . . .	29,500 00
Loans on real estate, . . . . .	299,430 00	Profit and loss account, . . . . .	506 21
Loans on personal security, . . . .	305,000 00		
Loans to counties, cities, or towns (notes), . . . . .	41,000 00		
Deposit in bank, not on interest, . .	*44,821 90		
Expense account, . . . . .	874 90		
	<u>\$1,131,426 80</u>		<u>\$1,131,426 80</u>

Value (by books) of real estate, held by foreclosure or otherwise, . . . \$24,000 00

Assessed value of the same, . . . . . 18,350 00

Net income received from same during year ending Oct. 31, 1887, . . . 150 00

Number of outstanding loans which are of an amount not exceeding \$3,000 each, . . . . . 129

Aggregate amount of the same, . . . . . 181,330 00

Amount of investments from which no income is received, . . . . . 21,000 00

Cash on Deposit in Bank :—

Concord National Bank, Concord, . . . . . \$44,821 90

Whole amount of interest or profits received or earned during year ending

Oct. 31, 1887, . . . . . \$60,954 77

Rate and amount of each semi-annual dividend for the year } 2 per cent., { 20,614 86  
ending Oct. 31, 1887, . . . . . } 2½ per cent., { 25,754 60

Times for the dividends fixed by the by-laws : June and December.

Average annual per cent. of dividends for term ending at time of and including last extra dividend : 4 76-100.

Date of last extra dividend : June, 1882.

Number and amount of deposits (not including dividends) received

during the year ending Oct. 31, 1887, . . . . . 1,878 \$108,138 24

Number and amount of deposits of and exceeding \$300 at any one time during the year ending Oct. 31, 1887, . . . . . 42 27,598 90

Number and amount of withdrawals (including dividends) during the year ending Oct. 31, 1887, . . . . . 1,490 155,278 70

Number of accounts opened during the year ending Oct. 31, 1887, . . . 396

Number of accounts closed during the year ending Oct. 31, 1887, . . . 309

Amount of expenses of the corporation during the year ending Oct. 31, 1887, . . . 3,035 38

Amount of treasurer's bond, . . . . . 10,000 00

Date of examination by commissioner : August 4.

\* This amount has been reduced within the limit fixed by statute.

*Total amount of Loans with each specified Rate of Interest.*

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$13,000 00	4 per cent.	\$89,200 00	5½ per cent.	\$24,300 00	6½ per cent.
126,000 00	4½ “	281,630 00	6 “	5,850 00	7 “
105,450 00	5 “				

*Classification of Depositors' Accounts.*

	Number.	Amount.
Whole number, . . . . .	3,413	-
Of \$50 or less, . . . . .	994	\$19,334 03
Exceeding \$50 and not more than \$100, . . . . .	390	28,851 68
Exceeding \$100 and not more than \$200, . . . . .	494	68,182 48
Exceeding \$200 and not more than \$500, . . . . .	639	208,933 77
Exceeding \$500 and less than \$1,000, . . . . .	595	436,700 72
Of \$1,000 or more, . . . . .	301	309,974 79
To the credit of women, both adult and minor, . . . . .	1,364	442,389 90
To the credit of guardians, . . . . .	39	17,093 27
To the credit of religious and charitable associations, . . . . .	23	6,204 87
In trust, . . . . .	272	88,755 97

*Detailed Statement of Bank Stocks.*

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
106	Blackstone Nat'l Bank, Boston,	\$10,600	\$11,236 00	\$10,600 00
133	Boston Nat'l Bank, Boston, .	13,300	15,827 00	13,300 00
50	Central Nat'l Bank, Boston, .	5,000	6,500 00	5,000 00
100	Nat'l City Bank, Boston, .	10,000	10,700 00	10,000 00
67	Columbian Nat'l Bank, Boston,	6,700	8,442 00	6,700 00
113	Nat'l B'k of Commerce, Boston,	11,300	13,786 00	11,300 00
27	Continental N'l Bank, Boston, .	2,700	3,186 00	2,700 00
150	Nat'l Eagle Bank, Boston, .	15,000	15,000 00	15,000 00
167	Eliot Nat'l Bank, Boston, .	16,700	21,376 00	16,700 00
100	Faneuil Hall N'l Bank, Boston,	10,000	13,900 00	10,000 00
28	First Nat'l Bank, Boston, .	2,800	6,188 00	2,800 00
21	Hamilton Nat'l Bank, Boston, .	2,100	2,562 00	2,100 00
72	N'l Hide & Leather B'k, Boston,	7,200	8,208 00	7,200 00
200	Howard Nat'l Bank, Boston, .	20,000	21,600 00	20,000 00
50	Lincoln Nat'l Bank, Boston, .	5,000	5,500 00	5,000 00
56	Market Nat'l Bank, Boston, .	5,600	5,152 00	5,600 00
150	Merchants' Nat'l Bank, Boston,	15,000	21,000 00	15,000 00
100	N'l B'k of No. America, Boston,	10,000	10,500 00	10,000 00
12	Old Boston Nat'l Bank, Boston,	600	672 00	600 00
225	Nat'l Revere Bank, Boston, .	22,500	28,125 00	22,500 00
45	Second Nat'l Bank, Boston, .	4,500	6,705 00	4,500 00
100	Shawmut Nat'l Bank, Boston, .	10,000	12,500 00	10,000 00
100	Shoe & Leather N'l B'k, Boston,	10,000	10,100 00	10,000 00

*Detailed Statement of Bank Stocks — Concluded.*

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
138	State Nat'l Bank, Boston, .	\$13,800	\$16,008 00	\$13,800 00
10	Third Nat'l Bank, Boston, .	1,000	1,000 00	1,000 00
50	Traders' Nat'l Bank, Boston, .	5,000	4,700 00	5,000 00
100	Tremont Nat'l Bank, Boston, .	10,000	10,000 00	10,000 00
150	Nat'l Webster Bank, Boston, .	15,000	15,450 00	15,000 00
100	Concord Nat'l Bank, Concord, .	10,000	14,000 00	10,000 00
15	First Nat'l Bank, Marlboro', .	1,500	1,500 00	1,500 00
5	Framingham N'l Bank, Framingham, . . . . .	500	700 00	500 00
9	Old Lowell Nat'l Bank, Lowell, . . . . .	900	1,080 00	900 00
		\$274,300	\$323,203 00	\$274,300 00

*Railroad Bonds.*

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Albany R.R. 7s, . . . .	\$100,000	\$111,000 00	\$100,000 00
Eastern R.R. 6s, . . . . .	42,000	52,500 00	42,000 00*
	\$142,000	\$163,500 00	\$142,000 00

## COMMONWEALTH OF MASSACHUSETTS.

MIDDLESEX, ss., Nov. 29, 1887.

Personally appeared George Heywood, Treasurer of the Middlesex Institution for Savings, and made oath that the foregoing statement, by him subscribed, is a true and correct statement of all the resources and liabilities of said institution, and that the answers made by him to the foregoing interrogatories contain the whole truth in reference to the matters to which they relate, according to his best knowledge and belief.

Before me,

GEO. E. WALCOTT, *Justice of the Peace.*

MIDDLESEX, ss., Nov. 29, 1887.

Personally appeared Geo. M. Brooks, Henry J. Hosmer, John S. Keyes, Edward C. Damon, Lorenzo Eaton, Samuel Staples, Julius M. Smith and Nathan B. Stow, being five or more of the trustees of said corporation, and severally made oath that they have made an examination of the affairs of the bank; that the books and records of said institution indicate the state of affairs as above attested by their treasurer; and that they believe said statement to be true.

Before me,

GEO. A. KING, *Notary Public.*

\* This was a legal investment when made.

MILFORD SAVINGS BANK — MILFORD.

Incorporated April 24, 1851. Number of corporators, 40.

JOHN P. DANIELS, *President.*

JAMES E. WALKER, *Treasurer.*

JAMES E. WALKER, *Clerk.*

Names of committee charged with the investment of its funds :

JOHN P. DANIELS,

C. F. CLAFLIN.

A. A. TAFT,

Open for business every business day except Saturday, 9 A.M. to 12 M., 1.30 to 3.30 P.M.;  
Saturday, 9 A.M. to 12 M.

STATEMENT.

ASSETS.		LIABILITIES.	
Public funds as per Schedule A,	\$145,500 00	Deposits, . . . . .	\$1,157,303 88
Bank stock as per Schedule B, .	169,878 99	Earnings undivided,	11,182 69
Loan on bank stock, . . . . .	19,030 00	Guaranty fund, . . . . .	23,498 81
Railroad bonds, . . . . .	25,000 00		
Real estate (for banking purposes), . . . . .	25,000 00		
Loans on real estate, . . . . .	416,054 72		
Loans on personal security, . . . . .	321,290 00		
Loans to counties, cities or towns (notes), . . . . .	31,000 00		
Deposits in banks, on interest, . . . . .	29,481 12		
Deposit in bank, not on interest, . . . . .	9,750 55		
	<u>\$1,191,985 38</u>		<u>\$1,191,985 38</u>

Loan on Bank Stock : —

On 248 shares Milford National Bank, Milford, . . . . .	\$19,030 00
Invested in real estate (for banking purposes), . . . . .	\$25,000 00
Estimated value of the same, . . . . .	25,000 00
Assessed value of the same, . . . . .	23,000 00
Net income received from same during year ending Oct. 31, 1887, . . . . .	1,185 67
Number of outstanding loans which are of an amount not exceeding \$3,000 each, . . . . .	277
Aggregate amount of the same, . . . . .	242,174 72
Amount of investments from which no income is received, . . . . .	5,360 00

Cash on Deposit in Banks, amount in each : —

Manufacturers' National Bank, Boston, . . . . .	\$1,102 33
National Bank of Redemption, Boston, . . . . .	10,378 79
Milford National Bank, Milford, . . . . .	27,750 55

Whole amount of interest or profits received or earned during year ending

Oct. 31, 1887, . . . . . \$52,229 49

Rate and amount of each semi-annual dividend for the year ending Oct. 31, 1887, . . . . .	2 per cent., {	20,844 26
	2 per cent., {	21,619 69

Times for the dividends fixed by the by-laws : second Saturday in April and October.



Number and amount of deposits (not including dividends) received during the year ending Oct. 31, 1887, . . . . .	4,096	\$280,686 31
Number and amount of deposits of and exceeding \$300 at any one time during the year ending Oct. 31, 1887, . . . . .	185	101,143 83
Number and amount of withdrawals (including dividends) during the year ending Oct. 31, 1887, . . . . .	2,557	245,178 47
Number of accounts opened during the year ending Oct. 31, 1887, . . . . .	749	
Number of accounts closed during the year ending Oct. 31, 1887, . . . . .	540	
Amount of expenses of the corporation during the year ending Oct. 31, 1887, . . . . .		2,601 15
Amount of treasurer's bond, . . . . .		10,000 00
Date of examination by commissioner: January 26.		

*Total amount of Loans with each specified Rate of Interest, including Deposits in Banks on Interest.*

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$29,481 12	3 per cent.	\$131,100 00	5½ per cent.	\$7,567 00	6½ per cent.
1,000 00	4 “	29,500 00	5¾ “	13,355 00	7 “
129,700 00	4½ “	143,040 72	6 “	250 00	8 “
331,862 00	5 “				

*Classification of Depositors' Accounts.*

	Number.	Amount.
Whole number, . . . . .	3,951	—
Of \$50 or less, . . . . .	1,202	\$30,985 43
Exceeding \$50 and not more than \$100, . . . . .	457	27,777 14
Exceeding \$100 and not more than \$200, . . . . .	607	83,178 59
Exceeding \$200 and not more than \$500, . . . . .	835	267,594 66
Exceeding \$500 and less than \$1,000, . . . . .	537	385,893 58
Of \$1,000 or more, . . . . .	313	361,874 48
To the credit of women, both adult and minor, . . . . .	2,147	604,564 79
To the credit of guardians, . . . . .	19	8,829 26
To the credit of religious and charitable associations, . . . . .	34	13,945 97
In trust, . . . . .	135	53,446 68

*Schedule A — Detailed Statement of Public Funds.*

	Par Value.	Estimated Market Value.	Amount Invested.
United States 4½s, . . . . .	\$42,000	\$45,517 50	\$42,000 00
United States 4s, . . . . .	16,500	20,913 75	16,500 00
City of Dayton, Ohio, 4s, . . . . .	15,000	15,000 00	15,000 00
Town of Weymouth, Mass., 4s, . . . . .	10,000	10,400 00	10,000 00
City of Cleveland, Ohio, 4s, . . . . .	14,000	14,000 00	14,000 00
City of Portland, Me., 6s, . . . . .	2,000	2,400 00	2,000 00*
Town of Milford, Mass., 6s, . . . . .	10,000	11,700 00	10,000 00
City of Milford, Mass., 5s, . . . . .	36,000	38,160 00	36,000 00
	\$145,500	\$158,091 25	\$145,500 00

\* This was a legal investment when made.

*Schedule B—Detailed Statement of Bank Stocks.*

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
27	Hopkinton Nat'l Bank, Hopkinton, . . . . .	\$2,700	\$2,970 00	\$2,700 00
100	Home Nat'l Bank, Brockton, . . . . .	10,000	12,000 00	10,000 00
248	Milford Nat'l Bank, Milford, . . . . .	24,800	34,224 00	26,500 00
75	Home Nat'l Bank, Milford, . . . . .	7,500	9,750 00	7,500 00
10	Atlantic Nat'l Bank, Boston, . . . . .	1,000	1,335 00	1,530 00
50	Atlas Nat'l Bank, Boston, . . . . .	5,000	5,750 00	6,500 00
23	Blackstone Nat'l Bank, Boston, . . . . .	2,300	2,435 13	2,300 00
7	Boylston Nat'l Bank, Boston, . . . . .	700	913 50	1,070 12
150	Central Nat'l Bank, Boston, . . . . .	15,000	19,500 00	23,000 00
25	Continental N'l Bank, Boston, . . . . .	2,500	2,975 00	2,955 65
5	Nat'l Eagle Bank, Boston, . . . . .	500	500 00	588 75
48	Eliot Nat'l Bank, Boston, . . . . .	4,800	6,192 00	5,682 99
40	Freeman's Nat'l Bank, Boston, . . . . .	4,000	3,760 00	5,360 00
100	N'l Hide & Leather B'k, Boston, . . . . .	10,000	11,450 00	10,659 50
42	Howard Nat'l Bank, Boston, . . . . .	4,200	4,525 50	4,496 00
78	North Nat'l Bank, Boston, . . . . .	7,800	10,218 00	10,766 63
25	Nat'l Exchange Bank, Boston, . . . . .	2,500	3,150 00	3,581 25
110	N'l B'k of Redemption, Boston, . . . . .	11,000	13,997 50	15,655 00
30	Nat'l Revere Bank, Boston, . . . . .	3,000	3,750 00	3,000 00
47	Nat'l Union Bank, Boston, . . . . .	4,700	6,803 25	7,496 50
7	Nat'l Webster Bank, Boston, . . . . .	700	718 37	700 00
100	Shawmut Nat'l Bank, Boston, . . . . .	10,000	12,525 00	12,057 50
2	Shoe & Leather N'l B'k, Boston, . . . . .	200	202 00	274 50
40	Washington N'l Bank, Boston, . . . . .	4,000	4,960 00	5,505 00
		\$138,900	\$174,604 25	\$169,878 99

*Railroad Bonds.*

	Par Value.	Estimated Market Value.	Amount Invested.
Fitchburg R.R. 4s, . . . . .	\$15,000	\$15,000 00	\$15,000 00
Boston & Albany R.R. 6s, . . . . .	7,000	7,770 00	7,000 00
Boston & Albany R.R. 7s, . . . . .	3,000	3,300 00	3,000 00
	\$25,000	\$26,070 00	\$25,000 00

## COMMONWEALTH OF MASSACHUSETTS.

WORCESTER, ss., Nov. 14, 1887.

Personally appeared James E. Walker, Treasurer of the Milford Savings Bank, and made oath that the foregoing statement, by him subscribed, is a true and correct statement of all the resources and liabilities of said institution, and that the answers made by him to the foregoing interrogatories contain the whole truth in reference to the matters to which they relate, according to his best knowledge and belief.

Before me,

LEWIS HAYDEN, *Justice of the Peace.*

## COMMONWEALTH OF MASSACHUSETTS.

WORCESTER, SS., Nov. 14, 1887.

Personally appeared John P. Daniels, A. A. Taft, C. F. Claflin, Augustus Wheeler and Joshua Sawyer, being five or more of the trustees of said corporation, and severally made oath that they have made an examination of the affairs of the bank; that the books and records of said institution indicate the state of affairs as above attested by their treasurer; and that they believe said statement to be true.

Before me,

LEWIS HAYDEN, *Justice of the Peace.*

## MILLBURY SAVINGS BANK—MILLBURY.

Incorporated 1854. Number of corporators, 45.

WM. R. HILL, *President.*AMOS ARMSBY, *Clerk.*DAVID ATWOOD, *Treasurer.*

Names of committee charged with the investment of its funds :

WM. R. HILL,

L. L. WHITNEY,

IRA M. GODDARD,

ROYAL THAYER.

CHAS. D. MORSE,

Open for business every business day except Saturday, 9 A.M. to 3; P.M. Saturday,  
9 A.M. to 12 M.

## STATEMENT.

ASSETS.		LIABILITIES.	
Public funds as per Schedule A,	\$51,000 00	Deposits, . . . .	\$692,455 67
Bank stock as per Schedule B, .	140,200 00	Earnings undivided, .	15,207 66
Loans on bank stock, . . . .	12,000 00	Guaranty fund, . .	15,450 00
Railroad bonds, . . . . .	62,000 00	Suspense account, .	275 00
Real estate (for banking purposes), . . . . .	18,000 00		
Real estate by foreclosure, . .	8,507 27		
Loans on real estate, . . . .	201,900 00		
Loans on personal security, . .	106,000 00		
Loans to counties, cities or towns (notes), . . . . .	81,600 00		
Deposits in banks, on interest, .	29,825 47		
Expense account, . . . . .	481 15		
Premiums, . . . . .	10,187 50		
Safe and furniture, . . . . .	800 00		
Cash on hand, . . . . .	886 94		
	<u>\$723,388 33</u>		<u>\$723,388 33</u>

Loans on Bank Stock, amount on each :—

On 25 shares Millbury National Bank, Millbury, . . . . .	\$2,000 00
On 60 shares Spencer National Bank, Spencer, . . . . .	5,000 00
On 50 shares Leicester National Bank, Leicester, . . . . .	} 5,000 00
On 20 shares Lincoln National Bank, Boston, . . . . .	

Invested in real estate (for banking purposes), . . . . .	\$18,000 00
Estimated value of the same, . . . . .	18,000 00
Assessed value of the same, . . . . .	11,620 00
Net income received from same during year ending Oct. 31, 1887, . .	908 64
Value (by books) of other real estate, held by foreclosure or otherwise, .	8,507 27
Assessed value of the same, . . . . .	12,305 00
Net income received from same during year ending Oct. 31, 1887, . .	386 54
Number of outstanding loans which are of an amount not exceeding \$3,000 each, . . . . .	117
Aggregate amount of the same, . . . . .	139,200 00



Cash on Deposit in Banks, amount in each :—		
Millbury National Bank, Millbury,	. . . . .	\$24,712 85
First National Bank, Grafton,	. . . . .	5,112 62
Whole amount of interest or profits received or earned during year ending		
Oct. 31, 1887,	. . . . .	\$35,418 07
Rate and amount of each semi-annual dividend for the year		} 2 per cent., { 12,868 54 } 2 per cent., { 13,233 49
ending Oct. 31, 1887,	. . . . .	
Times for the dividends fixed by the by-laws: January and July.		
Number and amount of deposits (not including dividends) received		
during the year ending Oct. 31, 1887,	. . . . . 1,304	\$93,700 60
Number and amount of deposits of and exceeding \$300 at any one		
time during the year ending Oct. 31, 1887,	. . . . . 72	37,670 55
Number and amount of withdrawals (including dividends) during the		
year ending Oct. 31, 1887,	. . . . . 860	88,227 09
Number of accounts opened during the year ending Oct. 31, 1887,		. 251
Number of accounts closed during the year ending Oct. 31, 1887,		. 171
Amount of expenses of the corporation during the year ending Oct. 31, 1887,		1,356 18
Amount of treasurer's bond,		20,000 00
Date of examination by commissioner: January 18.		

Total amount of Loans with each specified Rate of Interest, including  
Deposits in Banks on Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$29,825 47	3 per cent.	\$11,000 00	4½ per cent.	\$40,000 00	5½ per cent.
42,500 00	4 “	25,000 00	4¾ “	221,100 00	6 “
16,600 00	4¼ “	45,300 00	5 “		

Classification of Depositors' Accounts.

	Number.	Amount.
Whole number,	1,697	—
Of \$50 or less,	476	\$8,472 60
Exceeding \$50 and not more than \$100,	168	12,225 77
Exceeding \$100 and not more than \$200,	217	31,055 30
Exceeding \$200 and not more than \$500,	285	92,675 82
Exceeding \$500 and less than \$1,000,	244	173,268 02
Of \$1,000 or more,	307	374,758 16
To the credit of women, both adult and minor,	711	286,443 79
To the credit of guardians,	19	5,773 25
To the credit of religious and charitable associations,	36	10,789 16
In trust,	43	31,786 75

*Schedule A — Detailed Statement of Public Funds.*

	Par Value.	Estimated Market Value.	Amount Invested.
City of Columbus, Ohio, 4s, . . .	\$10,000	\$9,900 00	\$10,000 00
of South Norwalk, Ct., 6s, . . .	10,000	11,100 00	10,000 00
of Lawrence, Mass., 6s, . . .	3,000	3,315 00	3,000 00
Town of Spencer, Mass., 4s, . . .	15,000	15,000 00	15,000 00
of Hopkinton, Mass., 4s, . . .	6,000	6,000 00	6,000 00
of Clinton, Mass., 4s, . . .	4,000	4,000 00	4,000 00
of Westborough, Mass., 5s, . . .	3,000	3,375 00	3,000 00
	\$51,000	\$52,690 00	\$51,000 00

*Schedule B — Detailed Statement of Bank Stocks.*

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
50	Atlas Nat'l Bank, Boston, . . .	\$5,000	\$5,762 50	\$5,000 00
63	Blackstone Nat'l Bank, Boston, . . .	6,300	6,669 81	6,300 00
49	Boston Nat'l Bank, Boston, . . .	4,900	5,831 00	4,900 00
57	N'l B'k of Commerce, Boston, . . .	5,700	6,954 00	5,700 00
100	Nat'l Bank of the Common- wealth, Boston, . . .	10,000	13,700 00	10,000 00
20	Continental N'l Bank, Boston, . . .	2,000	2,380 00	2,000 00
100	Eliot Nat'l Bank, Boston, . . .	10,000	12,900 00	10,000 00
50	First Ward Nat'l Bank, Boston, . . .	5,000	6,500 00	5,000 00
42	Globe Nat'l Bank, Boston, . . .	4,200	3,764 00	4,200 00
25	Hamilton Nat'l Bank, Boston, . . .	2,500	3,062 50	2,500 00
25	Manufacturers' N'l B'k, Boston, . . .	2,500	2,362 50	2,500 00
25	Merchandise N'l Bank, Boston, . . .	2,500	2,500 00	2,500 00
23	Merchants' Nat'l Bank, Boston, . . .	2,300	3,220 00	2,300 00
40	North Nat'l Bank, Boston, . . .	4,000	5,240 00	4,000 00
15	N'l B'k of No. America, Boston, . . .	1,500	1,571 25	1,500 00
12	Nat'l Eagle Bank, Boston, . . .	1,200	1,200 00	1,200 00
50	N'l Hide & Leather B'k, Boston, . . .	5,000	5,725 00	5,000 00
6	Old Boston Nat'l Bank, Boston, . . .	300	340 50	300 00
35	Second Nat'l Bank, Boston, . . .	3,500	5,250 00	3,500 00
25	Shawmut Nat'l Bank, Boston, . . .	2,500	3,125 00	2,500 00
74	Shoe & Leather N'l B'k, Boston, . . .	7,400	7,474 00	7,400 00
20	Suffolk Nat'l Bank, Boston, . . .	2,000	2,290 00	2,000 00
50	State Nat'l Bank, Boston, . . .	5,000	5,800 00	5,000 00
20	Third Nat'l Bank, Boston, . . .	2,000	2,000 00	2,000 00
58	Traders' Nat'l Bank, Boston, . . .	5,800	5,452 00	5,800 00
36	Central Nat'l Bank, Worcester, . . .	3,600	5,040 00	3,600 00
27	City Nat'l Bank, Worcester, . . .	2,700	3,375 00	2,700 00
5	Citizens' N'l Bank, Worcester, . . .	500	625 00	500 00

*Schedule B—Concluded.*

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
50	Quinsigamond N'l Bank, Worcester, . . . . .	\$5,000	\$5,750 00	\$5,000 00
40	First Nat'l Bank, Grafton, . . . . .	4,000	4,800 00	4,000 00
25	Oxford Nat'l Bank, Oxford, . . . . .	2,500	3,000 00	2,500 00
6	Leicester Nat'l Bank, Leicester, . . . . .	600	690 00	600 00
168	Millbury Nat'l Bank, Millbury, . . . . .	16,800	21,000 00	16,800 00
5	Second N'l Bank, Norwich, Ct., . . . . .	500	600 00	500 00
9	Worcester N'l B'k, Worcester, . . . . .	900	1,200 00	900 00
		\$140,200	\$167,154 06	\$140,200 00

*Railroad Bonds.*

	Par Value.	Estimated Market Value.	Amount Invested.
Nashua & Rochester R.R. 5s, . . . . .	\$4,000	\$4,200 00	\$4,000 00
Vermont & Massachusetts R.R. 5s, . . . . .	10,000	10,600 00	10,000 00
Providence & Worcester R.R. 6s, . . . . .	20,000	22,400 00	20,000 00
Boston & Albany R.R. 6s, . . . . .	6,000	6,660 00	6,000 00
Boston & Lowell R.R. 7s, . . . . .	10,000	11,000 00	10,000 00
Conn. & Passumpsic Rivers R.R. 7s, . . . . .	12,000	13,200 00	12,000 00*
	\$62,000	\$68,060 00	\$62,000 00

## COMMONWEALTH OF MASSACHUSETTS.

WORCESTER, ss., Nov. 11, 1887.

Personally appeared David Atwood, Treasurer of the Millbury Savings Bank, and made oath that the foregoing statement, by him subscribed, is a true and correct statement of all the resources and liabilities of said institution, and that the answers made by him to the foregoing interrogatories contain the whole truth in reference to the matters to which they relate, according to his best knowledge and belief.

Before me,

IRA N. GODDARD, *Notary Public.*

WORCESTER, ss., Nov. 11, 1887.

Personally appeared Wm. R. Hill, C. D. Morse, Royal Thayer, A. Armsby and L. L. Whitney, being five or more of the trustees of said corporation, and severally made oath that they have made an examination of the affairs of the bank; that the books and records of said institution indicate the state of affairs as above attested by their treasurer; and that they believe said statement to be true.

Before me,

IRA N. GODDARD, *Notary Public.*

\* This investment was legal when made.

## MINERS' SAVINGS BANK—WEST STOCKBRIDGE.

Incorporated 1872. Number of corporators, 31.

GEO. W. KNIFFIN, *President.*WM. C. SPAULDING, *Treasurer.*WM. C. SPAULDING, *Clerk.*

Names of committee charged with the investment of its funds :

CHAS. W. KNIFFIN,

T. S. HEATH,

H. F. THOMPSON,

W. C. SPAULDING.

C. H. FUAREY,

Open for business every business day, 9 A.M. to 12 M., and 1.30 to 3 P.M.

## STATEMENT.

ASSETS.		LIABILITIES.	
Public funds as per Schedule A,	\$19,042 50	Deposits, . . . . .	\$91,856 26
Bank stock as per Schedule B, .	7,425 50	Earnings undivided,	736 74
Railroad bonds, . . . . .	15,980 00	Guaranty fund, . . . . .	1,670 00
Loans on real estate, . . . . .	45,470 00	Premium account, . . . . .	678 27
Loans on personal security, . .	5,800 00		
Deposit in bank, not on interest,	1,223 27		
	<u>\$94,941 27</u>		<u>\$94,941 27</u>

Number of outstanding loans which are of an amount not exceeding \$3,000

each, . . . . . 39

Aggregate amount of the same, . . . . . \$24,070 00

Amount of investments from which no income is received, . . . . . 1,840 00

Cash on Deposit in Bank :—

Housatonic National Bank, Stockbridge, . . . . . \$1,223 27

Whole amount of interest or profits received or earned during year ending

Oct. 31, 1887, . . . . . \$3,575 81

Rate and amount of each semi-annual dividend for the year	} 2 per cent., {	1,570 71
ending Oct. 31, 1887,* . . . . .		
	} 2 per cent., {	1,621 65

Times for the dividends fixed by the by-laws : first Wednesday in January and July.

Average annual per cent. of dividends for term ending at time of and including last extra dividend :  $4\frac{1}{3}$ .

Date of the last extra dividend : January, 1887.

Number and amount of deposits (not including dividends) received during the year ending Oct. 31, 1887, . . . . . 250 \$20,659 99

Number and amount of deposits of and exceeding \$300 at any one time during the year ending Oct. 31, 1887, . . . . . 15 7,853 06

Number and amount of withdrawals (including dividends) during the year ending Oct. 31, 1887, . . . . . 174 13,646 06

Number of accounts opened during the year ending Oct. 31, 1887, . . 68

Number of accounts closed during the year ending Oct. 31, 1887, . . 33

Amount of expenses of the corporation during the year ending Oct. 31, 1887, 679 56

Amount of treasurer's bond, . . . . . 5,000 00

Date of examination by commissioner : October 13.

\* During the current year an extra dividend of \$731.95 was paid.



Total amount of Loans with each specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$38,900 00	5 per cent.	\$12,370 00	6 per cent.	-	-

Classification of Depositors' Accounts.

	Number.	Amount.
Whole number, . . . . .	312	-
Of \$50 or less, . . . . .	85	\$1,821 70
Exceeding \$50 and not more than \$100, . . . . .	36	2,524 29
Exceeding \$100 and not more than \$200, . . . . .	55	7,572 01
Exceeding \$200 and not more than \$500, . . . . .	63	20,708 05
Exceeding \$500 and less than \$1,000, . . . . .	65	51,046 84
Of \$1,000 or more, . . . . .	8	8,183 37
To the credit of women, both adult and minor, . . . . .	142	38,242 13
To the credit of guardians, . . . . .	4	2,600 00
In trust, . . . . .	8	463 22

Schedule A — Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
United States 4s, . . . . .	\$11,000	\$13,860 00	\$12,067 50
City of Providence, R. I., 5s, . . . . .	6,000	6,975 00	6,975 00
	\$17,000	\$20,835 00	\$19,042 50

Schedule B — Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
14	Housatonic Nat'l Bank, Stock- bridge, . . . . .	\$1,400	\$2,450 00	\$2,100 00
13	Pittsfield Nat'l Bank, Pittsfield,	1,300	2,080 00	2,028 00
15	Berkshire N'l B'k, No. Adams,	1,500	1,575 00	1,840 00
10	Nat'l Mahaiwe Bank, Gt. Bar- rington, . . . . .	1,000	1,457 50	1,457 50
		\$5,200	\$7,562 50	\$7,425 50

*Railroad Bonds.*

	Par Value.	Estimated Market Value.	Amount Invested.
Vermont & Massachusetts R.R. 5s, .	\$6,000	\$6,476 00	\$6,720 00
Old Colony R.R. 7s, . . . .	2,000	2,380 00	2,490 00
Boston & Lowell R.R. 7s, . . .	4,000	4,530 00	4,720 00
Boston & Lowell R.R. 4s, . . .	2,000	2,050 00	2,050 00
	\$14,000	\$15,436 00	\$15,980 00

## COMMONWEALTH OF MASSACHUSETTS.

BERKSHIRE, Nov. 16, 1887.

Personally appeared Wm. C. Spaulding, Treasurer of the Miners' Savings Bank, and made oath that the foregoing statement by him subscribed, is a true and correct statement of all the resources and liabilities of said institution, and that the answers made by him to the foregoing interrogatories contain the whole truth in reference to the matters to which they relate, according to his best knowledge and belief.

Before me,

W. M. KNIFFIN, *Justice of the Peace.*

BERKSHIRE, Nov. 16, 1887.

Personally appeared Lawrence Moffatt, J. P. Carpenter, H. F. Thompson, V. R. Truesdell, T. S. Heath and Geo. W. Kniffin, being five or more of the trustees of said corporation, and severally made oath that they have made an examination of the affairs of the bank; that the books and records of said institution indicate the state of affairs as above attested by their treasurer; and that they believe said statement to be true.

Before me,

W. M. KNIFFIN, *Justice of the Peace.*

MONSON SAVINGS BANK—MONSON.

Incorporated 1872. Number of corporators, 25.

R. S. MUNN, *President.* E. F. MORRIS, *Treasurer.*  
E. F. MORRIS, *Clerk.*

Names of committee charged with the investment of its funds :

R. S. MUNN, ALFRED NORCROSS,  
C. W. HOLMES, JR., S. F. CUSHMAN.

Open for business every business day, 9 A.M. to 12 M., and 1 to 4 P.M.

STATEMENT.

ASSETS.		LIABILITIES.	
Public funds as per Schedule A,	\$33,500 00	Deposits, . . . .	\$569,957 02
Bank stock as per Schedule B, .	36,900 00	Earnings undivided,	9,338 61
Loans on bank stock, . . . .	10,380 00	Guaranty fund, . .	19,500 00
Railroad bonds, . . . . .	7,609 90	Real estate account, .	1,884 45
Loans on real estate, . . . .	351,170 00		
Loans on personal security, . .	84,200 00		
Loans to counties, cities or towns			
(notes), . . . . .	15,000 00		
Deposits in banks, on interest, .	58,763 42		
Expense account, . . . . .	29 50		
Cash on hand, . . . . .	3,127 26		
	\$600,680 08		\$600,680 08

Loans on Bank Stock, amount on each : —

On 152 shares Monson National Bank, Monson, . . . . .	\$9,280 00
On 10 shares Third National Bank, Springfield, . . . . .	1,000 00
On 1 share Southbridge National Bank, Southbridge, . . . . .	100 00

Number of outstanding loans which are of an amount not exceeding

\$3,000 each, . . . . .	183
Aggregate amount of the same, . . . . .	\$230,775 00

Cash on Deposit in Banks, amount in each : —

Third National Bank, Springfield, . . . . .	\$15,000 00
City National Bank, Springfield, . . . . .	10,000 00
Agawam National Bank, Springfield, . . . . .	10,000 00
Springfield Safe Deposit and Trust Company, Springfield, . . . . .	13,763 42
Home National Bank, Holyoke, . . . . .	10,000 00

Whole amount of interest or profits received or earned during year end-

ing Oct. 31, 1887, . . . . .	\$32,157 58
Rate and amount of each semi-annual dividend for the year } 2 per cent., {	10,636 56
ending Oct. 31, 1887, . . . . . } 2 per cent., {	10,818 00
Times for the dividends fixed by the by-laws: first Monday in April and October.	

Number and amount of deposits (not including dividends) received during the year ending Oct. 31, 1887, . . . . .	1,227	\$92,428 71
Number and amount of deposits of and exceeding \$300 at any one time during the year ending Oct. 31, 1887, . . . . .	45	24,447 25
Number and amount of withdrawals (including dividends) during the year ending Oct. 31, 1887, . . . . .	797	91,493 17
Number of accounts opened during the year ending Oct. 31, 1887, . . . . .	279	
Number of accounts closed during the year ending Oct. 31, 1887, . . . . .	172	
Amount of expenses of the corporation during the year ending Oct. 31, 1887, . . . . .		2,092 05
Amount of treasurer's bond, . . . . .		10,000 00
Date of examination by commissioner: March 7.		

*Total amount of Loans with each specified Rate of Interest, including Deposits in Banks on Interest.*

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$48,763 42	4 per cent.	\$270,430 00	5 per cent.	\$171,820 00	6 per cent.
15,000 00	4½ "	13,500 00	5½ "		

*Classification of Depositors' Accounts.*

	Number.	Amount.
Whole number, . . . . .	1,536	—
Of \$50 or less, . . . . .	396	\$7,457 44
Exceeding \$50 and not more than \$100, . . . . .	170	11,967 34
Exceeding \$100 and not more than \$200, . . . . .	196	27,171 84
Exceeding \$200 and not more than \$500, . . . . .	329	109,726 78
Exceeding \$500 and less than \$1,000, . . . . .	250	177,357 68
Of \$1,000 or more, . . . . .	195	236,275 94
To the credit of women, both adult and minor, . . . . .	828	310,715 37
To the credit of guardians, . . . . .	5	1,773 47
To the credit of religious and charitable associations, . . . . .	14	5,722 01
In trust, . . . . .	14	8,510 50

*Schedule A—Detailed Statement of Public Funds.*

	Par Value.	Estimated Market Value.	Amount Invested.
United States 4s, . . . . .	\$10,000	\$12,700 00	\$10,000 00
City of Worcester, Mass., 5s, . . . . .	13,000	14,950 00	13,950 00
Town of Westfield, Mass., 6s, . . . . .	10,000	11,000 00	9,550 00
	\$33,000	\$38,650 00	\$33,500 00



*Schedule B—Detailed Statement of Bank Stocks.*

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
20	North Nat'l Bank, Boston, .	\$2,000	\$2,620 00	\$2,000 00
20	Nat'l Eagle Bank, Boston, :	2,000	2,000 00	2,000 00
20	N'l B'k of No. America, Boston, .	2,000	2,050 00	2,000 00
15	Blackstone Nat'l Bank, Boston, .	1,500	1,590 00	1,500 00
25	N'l B'k of Redemption, Boston, .	2,500	2,550 00	2,500 00
25	Eliot Nat'l Bank, Boston, .	2,500	2,600 00	2,500 00
40	Suffolk Nat'l Bank, Boston, .	4,000	4,590 00	4,000 00
10	Tremont Nat'l Bank, Boston, .	1,000	1,010 00	1,000 00
10	Nat'l Webster Bank, Boston, .	1,000	1,025 00	1,000 00
10	N'l Hide & Leather B'k, Boston, .	1,000	1,145 00	1,000 00
30	Merchants' N'l Bank, Boston, .	3,000	4,260 00	3,000 00
25	N'l B'k of Commerce, Boston, .	2,500	3,000 00	2,500 00
11	Nat'l Revere Bank, Boston, .	1,100	1,320 00	1,100 00
5	Nat'l Exchange Bank, Boston, .	500	625 00	500 00
5	State Nat'l Bank, Boston, .	500	580 00	500 00
2	Massachusetts N'l B'k, Boston, .	500	512 00	500 00
3	Ware Nat'l Bank, Ware, .	300	369 00	300 00
20	City Nat'l Bank, Springfield, ,	2,000	2,700 00	2,000 00
70	Monson Nat'l Bank, Monson, .	7,000	9,800 00	7,000 00
		\$36,900	\$44,346 00	\$36,900 00

*Railroad Bonds.*

	Par Value.	Estimated Market Value.	Amount Invested.
Eastern R.R. 6s, . . . .	\$5,000	\$6,000 00	\$4,144 65*
Boston & Albany R.R. 7s, . . .	3,000	3,330 00	3,465 25
	\$8,000	\$9,330 00	\$7,609 90

## COMMONWEALTH OF MASSACHUSETTS.

HAMPDEN, ss., Nov. 14, 1887.

Personally appeared E. F. Morris, Treasurer of the Monson Savings Bank, and made oath that the foregoing statement, by him subscribed, is a true and correct statement of all the resources and liabilities of said institution, and that the answers made by him to the foregoing interrogatories contain the whole truth in reference to the matters to which they relate, according to his best knowledge and belief.

Before me,

F. E. MORRIS, *Justice of the Peace.*

HAMPDEN, ss., Nov. 15, 1887.

Personally appeared C. W. Holmes, Jr., S. F. Cushman, Alfred Norcross, R. M. Reynolds, C. H. McMaster and R. S. Munn, being five or more of the trustees of said corporation, and severally made oath that they have made an examination of the affairs of the bank; that the books and records of said institution indicate the state of affairs as above attested by their treasurer; and that they believe said statement to be true.

Before me,

F. E. MORRIS, *Justice of the Peace.*

\* This was a legal investment when made.

## NANTUCKET INSTITUTION FOR SAVINGS—NANTUCKET.

Incorporated 1834. Number of corporators, 41.

THADDEUS C. DEFRIEZ, *President*.MATTHEW BARNEY, *Treasurer*.ALEXANDER MACY, *Clerk*.

Names of committee charged with the investment of its funds :

THADDEUS C. DEFRIEZ,

T. N. CALDER.

A. M. MYRICK,

A. A. GARDNER,

GEO. H. BROCK,

JOHN A. BEEBE.

Open for business every business day, April 1 to November 1, 9 A.M. to 1 P.M.;  
November 1 to April 1, 10 A.M. to 1 P.M.

## STATEMENT.

ASSETS.		LIABILITIES.	
Public funds as per Schedule A,	\$36,500 00	Deposits, . . . .	\$339,901 77
Bank stock as per Schedule B, .	8,400 00	Earnings undivided,	2,512 19
Railroad bonds, . . . .	26,500 00	Guaranty fund, .	9,358 16
Real estate (for banking purposes), . . . .	3,740 00		
Real estate by foreclosure, . . . .	15,735 05		
Loans on real estate, . . . .	218,140 50		
Loans on personal security, . . . .	23,165 38		
Loans to counties, cities or towns (notes), . . . .	17,000 00		
Deposit in bank, on interest, . . . .	109 19		
Deposit in bank, not on interest, . . . .	60 48		
Expense account, . . . .	734 26		
Loan on depositor's book, . . . .	200 00		
Cash on hand, . . . .	1,487 26		
	<u>\$351,772 12</u>		<u>\$351,772 12</u>

Invested in real estate (for banking purposes), . . . . .	\$3,740 00
Estimated value of the same, . . . . .	5,000 00
Assessed value of the same, . . . . .	4,500 00
Net income received from same during year ending Oct. 31, 1887, . . . .	153 00
Value (by books) of other real estate, held by foreclosure or otherwise, . .	15,735 05
Assessed value of the same, . . . . .	20,690 00
Net income received from same during year ending Oct. 31, 1887, . . . .	976 90
Number of outstanding loans which are of an amount not exceeding \$3,000 each, . . . . .	115
Aggregate amount of the same, . . . . .	106,250 50
Amount of investments from which no income is received, . . . . .	4,280 38

Cash on Deposit in Banks, amount in each :—

North National Bank, Boston, . . . . .	\$109 19
Pacific National Bank, Nantucket, . . . . .	60 48

Whole amount of interest or profits received or earned during year ending Oct. 31, 1887, . . . . .	\$19,259 93
Rate and amount of each semi-annual dividend for the year } 2 per cent., {	6,583 52
ending Oct. 31, 1887, . . . . . } 2 per cent., {	6,767 86
Times for the dividends fixed by the by-laws: second Monday in January and July.	

Number and amount of deposits (not including dividends) received during the year ending Oct. 31, 1887, . . . . .	614	\$53,798 15
Number and amount of deposits of and exceeding \$300 at any one time during the year ending Oct. 31, 1887, . . . . .	49	25,597 14
Number and amount of withdrawals (including dividends) during the year ending Oct. 31, 1887, . . . . .	870	69,693 16
Number of accounts opened during the year ending Oct. 31, 1887, . . . . .	108	
Number of accounts closed during the year ending Oct. 31, 1887, . . . . .	122	
Amount of expenses of the corporation during the year ending Oct. 31, 1887, . . . . .		1,872 01
Amount of treasurer's bond, . . . . .		10,000 00
Date of examination by commissioner: July 7.		

*Total amount of Loans with each specified Rate of Interest, including Deposits in Banks on Interest.*

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$109 19	2½ per cent.	\$58,700 00	5½ per cent.	\$16,872 50	6½ per cent.
6,000 00	4½ “	99,103 38	6 “	1,030 00	7 “
76,800 00	5 “				

*Classification of Depositors' Accounts.*

	Number.	Amount.
Whole number, . . . . .	1,141	—
Of \$50 or less, . . . . .	349	\$6,622 31
Exceeding \$50 and not more than \$100, . . . . .	126	8,705 81
Exceeding \$100 and not more than \$200, . . . . .	198	28,683 85
Exceeding \$200 and not more than \$500, . . . . .	218	72,787 69
Exceeding \$500 and less than \$1,000, . . . . .	175	137,665 60
Of \$1,000 or more, . . . . .	75	85,436 51
To the credit of women, both adult and minor, . . . . .	651	179,813 34
To the credit of guardians, . . . . .	15	6,719 72
To the credit of religious and charitable associations, . . . . .	21	7,463 39
In trust, . . . . .	54	12,885 98

*Schedule A—Detailed Statement of Public Funds.*

	Par Value.	Estimated Market Value.	Amount Invested.
District of Columbia 6s, . . . . .	\$10,000	\$11,400 00	\$10,000 00
City of Detroit, Mich., 7s, . . . . .	2,000	2,230 00	2,000 00
of Fall River, Mass., 6s, . . . . .	6,000	7,176 00	6,000 00
of Haverhill, Mass., 5s, . . . . .	4,000	4,160 00	4,000 00
of Cleveland, Ohio, 6s, . . . . .	1,000	1,130 00	1,000 00
of Lawrence, Mass., 6s, . . . . .	1,000	1,115 00	1,000 00
Town of Beverly, Mass., 4s, . . . . .	1,000	1,020 00	1,000 00
City of Scranton, Penn., 6s, . . . . .	3,500	3,850 00	3,500 00
of Milwaukee, Wis., 7s, . . . . .	8,000	8,800 00	8,000 00
	\$36,500	\$40,881 00	\$36,500 00

*Schedule B—Detailed Statement of Bank Stocks.*

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
20	North Nat'l Bank, Boston, .	\$2,000	\$2,620 00	\$2,000 00
20	Old Boston Nat'l Bank, Boston,	1,000	1,060 00	1,000 00
10	Boylston Nat'l Bank, Boston, .	1,000	1,300 00	1,000 00
10	Lincoln Nat'l Bank, Boston, .	1,000	1,100 00	1,000 00
10	Continental Nat'l Bank, Boston,	1,000	1,190 00	1,000 00
10	Columbian Nat'l Bank, Boston,	1,000	1,270 00	1,000 00
14	Nat'l Bank of Commerce, New Bedford, . . . . .	1,400	1,610 00	1,400 00
		\$8,400	\$10,150 00	\$8,400 00

*Railroad Bonds.*

	Par Value.	Estimated Market Value.	Amount Invested.
Old Colony R.R. 6s, . . . . .	\$5,000	\$5,680 00	\$5,000 00
Old Colony R.R. 7s, . . . . .	1,000	1,130 00	1,000 00
Conn. & Passumpsic Rivers R.R. 7s,	1,000	1,090 00	1,000 00*
Fitchburg R.R. 6s, . . . . .	2,000	2,190 00	2,000 00
Boston & Lowell R.R. 6s, . . . .	4,000	4,420 00	4,000 00
Boston & Lowell R.R. 5s, . . . .	1,000	1,050 00	1,000 00
Boston & Maine R.R. 7s, . . . . .	4,500	5,175 00	4,500 00
Boston, Winthrop & Shore R.R. 5s, .	5,000	5,500 00	5,000 00
Boston & Albany R.R. 6s, . . . .	3,000	3,360 00	3,000 00
	\$26,500	\$29,595 00	\$26,500 00

## COMMONWEALTH OF MASSACHUSETTS.

NANTUCKET, ss., Nov. 11, 1887.

Personally appeared Matthew Barney, Treasurer of the Nantucket Institution for Savings, and made oath that the foregoing statement, by him subscribed, is a true and correct statement of all the resources and liabilities of said institution, and that the answers made by him to the foregoing interrogatories contain the whole truth in reference to the matters to which they relate, according to his best knowledge and belief.

Before me, ANDREW M. MYRICK, *Justice of the Peace.*

NANTUCKET, ss., Nov. 11, 1887.

Personally appeared Thaddens C. Defriez, Timothy W. Calder, Andrew M. Myrick, Alexander Macy and Josiah C. Brock, being five or more of the trustees of said corporation, and severally made oath that they have made an examination of the affairs of the bank; that the books and records of said institution indicate the state of affairs as above attested by their treasurer; and that they believe said statement to be true.

Before me, SAMUEL SWAIN, *Justice of the Peace.*

\* This was a legal investment when made.



## NATICK FIVE CENTS SAVINGS BANK—NATICK.

Incorporated April 5, 1859. Number of corporators, 45.

JOHN O. WILSON, *President*.JAMES WHITNEY, *Treasurer*.JAMES WHITNEY, *Clerk*.

Names of committee charged with the investment of its funds:

LEONARD WINCH,

FRANCIS BIGELOW,

WILLIAM NUTT,

F. H. HAYES,

J. L. WOODMAN,

JAMES WHITNEY.

Open for business Tuesday, Thursday, and Saturday, 8 A.M. to 5 P.M.

## STATEMENT.

ASSETS.		LIABILITIES.	
Public funds as per Schedule A,	\$66,000 00	Deposits, . . . . .	\$927,429 43
Loan on public funds, . . . . .	520 00	Earnings undivided, . . . . .	25,713 09
Bank stock as per Schedule B, . . . . .	119,151 87	Guaranty fund, . . . . .	29,050 63
Loans on bank stock, . . . . .	32,100 00		
Railroad bonds, . . . . .	39,000 00		
Real estate by foreclosure, . . . . .	6,000 00		
Loans on real estate, . . . . .	478,909 62		
Loans on personal security, . . . . .	45,300 00		
Loans to counties, cities or towns (notes), . . . . .	78,500 00		
Deposits in banks, on interest, . . . . .	88,500 00		
Deposit in bank, not on interest, . . . . .	19,056 54		
Expense account, . . . . .	1,033 81		
Furniture and fixtures, . . . . .	748 60		
Cash on hand, . . . . .	7,372 71		
	<hr/>		<hr/>
	\$982,193 15		\$982,193 15

Loan on Public Funds:—

On \$600 United States 4s, . . . . . \$520 00

Loans on Bank Stock, amount on each:—

On 43 shares Natick National Bank, Natick, . . . . .	}	\$12,000 00
On 6 shares Rollstone National Bank, Fitchburg, . . . . .		
On 6 shares Second National Bank, Boston, . . . . .		
On 50 shares National Bank of the Commonwealth, Boston, . . . . .		
On 15 shares National Bank of Commerce, Boston, . . . . .		
On 40 shares Natick National Bank, Natick, . . . . .		4,000 00
On 2 shares Natick National Bank, Natick, . . . . .		200 00
On 50 shares Natick National Bank, Natick, . . . . .		5,000 00
On 10 shares South Framingham National Bank, South Framingham, . . . . .		* 900 00
On 100 shares Spencer National Bank, Spencer, . . . . .	}	10,000 00
On 20 shares Natick National Bank, Natick, . . . . .		

Value (by books) of real estate, held by foreclosure or otherwise, . . . \$6,000 00

Assessed value of the same, . . . . . 5,950 00

Net income received from same during year ending Oct. 31, 1887, . . . 348 00

\* This loan has been reduced to \$800.

Number of outstanding loans which are of an amount not exceeding \$3,000 each, . . . . .	267	
Aggregate amount of the same, . . . . .		\$423,474 62
Amount of investments from which no income is received, . . . . .		14,500 00

Cash on Deposit in Banks, amount in each:—

Wachusett National Bank, Fitchburg, . . . . .	\$35,000 00
Maverick National Bank, Boston, . . . . .	25,000 00
Lancaster National Bank, Clinton, . . . . .	4,500 00
North National Bank, Boston, . . . . .	9,000 00
Natick National Bank, Natick, . . . . .	34,056 54

Whole amount of interest or profits received or earned during year ending Oct. 31, 1887, . . . . .	\$46,935 18
Rate and amount of each semi-annual dividend for the year ending Oct. 31, 1887, . . . . .	2 per cent., { 15,933 59
	2 per cent., { 16,571 43
Times for the dividends fixed by the by-laws: first Saturday in May and November.	

Number and amount of deposits (not including dividends) received during the year ending Oct. 31, 1887, . . . . .	4,494	\$238,846 76
Number and amount of deposits of and exceeding \$300 at any one time during the year ending Oct. 31, 1887, . . . . .	154	79,551 85
Number and amount of withdrawals (including dividends) during the year ending Oct. 31, 1887, . . . . .	2,582	220,053 24
Number of accounts opened during the year ending Oct. 31, 1887, . . . . .	725	
Number of accounts closed during the year ending Oct. 31, 1887, . . . . .	485	
Amount of expenses of the corporation during the year ending Oct. 31, 1887, . . . . .		2,037 52
Amount of treasurer's bond, . . . . .		30,000 00
Date of examination by commissioner: January 21.		

*Total amount of Loans with each specified Rate of Interest, including Deposits in Banks on Interest.*

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$24,000 00	3½ per cent.	\$29,650 00	5½ per cent.	\$36,940 00	6½ per cent.
163,000 00	4 “	13,500 00	5¾ “	150 00	7 “
24,000 00	4½ “	233,235 07	6 “	1,000 00	7¾ “
198,354 55	5 “				

*Classification of Depositors' Accounts.*

	Number.	Amount.
Whole number, . . . . .	4,284	—
Of \$50 or less, . . . . .	1,964	\$26,160 49
Exceeding \$50 and not more than \$100, . . . . .	464	33,108 02
Exceeding \$100 and not more than \$200, . . . . .	505	69,714 87
Exceeding \$200 and not more than \$500, . . . . .	679	214,401 99
Exceeding \$500 and less than \$1,000, . . . . .	446	315,642 87
Of \$1,000 or more, . . . . .	226	268,401 19
To the credit of women, both adult and minor, . . . . .	1,982	279,674 05
To the credit of guardians, . . . . .	17	5,889 75
To the credit of religious and charitable associations, . . . . .	56	24,033 66
In trust, . . . . .	220	97,092 67

*Schedule A — Detailed Statement of Public Funds.*

	Par Value.	Estimated Market Value.	Amount Invested.
United States 4s, . . . . .	\$10,000	\$12,700 00	\$10,000 00
City of Boston, Mass., 4s, . . . . .	10,000	10,100 00	10,000 00
of Worcester, Mass., 4½s, . . . . .	3,000	3,150 00	3,000 00
of Fall River, Mass., 5s, . . . . .	16,000	17,280 00	16,000 00
Town of Brookline, Mass., 7s, . . . . .	10,000	12,200 00	10,000 00
City of Cambridge, Mass., 6s, . . . . .	4,000	4,840 00	4,000 00
Town of Arlington, Mass., 4s, . . . . .	3,000	3,000 00	3,000 00
of Beverly, Mass., 4s, . . . . .	10,000	10,000 00	10,000 00
	\$66,000	\$73,270 00	\$66,000 00

*Schedule B — Detailed Statement of Bank Stocks.*

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
26	Atlas Nat'l Bank, Boston, . . . . .	\$2,600	\$3,003 00	\$3,180 00
115	Boston Nat'l Bank, Boston, . . . . .	11,500	13,685 00	13,886 25
7	Boylston Nat'l Bank, Boston, . . . . .	700	913 50	845 25
27	Central Nat'l Bank, Boston, . . . . .	2,700	3,510 00	2,693 00
13	Columbian Nat'l Bank, Boston, . . . . .	1,300	1,657 50	1,855 75
46	N'l Bank of Commerce, Boston, . . . . .	4,600	5,623 50	5,684 50
21	Nat'l Bank of the Common- wealth, Boston, . . . . .	2,100	2,877 00	2,654 75
5	Continental N'l Bank, Boston, . . . . .	500	598 75	581 25
33	Dedham Nat'l Bank, Dedham, . . . . .	3,300	3,795 00	3,926 50
19	Eliot Nat'l Bank, Boston, . . . . .	1,900	2,432 00	2,300 00
70	Everett Nat'l Bank, Boston, . . . . .	7,000	6,860 00	8,210 00
15	Nat'l Exchange Bank, Boston, . . . . .	1,500	1,897 50	2,160 00
32	First Nat'l Bank, Chelsea, . . . . .	3,200	4,000 00	3,976 00
17	Framingham Nat'l B'k, Fram- ingham, . . . . .	1,700	2,380 00	2,430 00
55	Home Nat'l Bank, Brockton, . . . . .	5,500	6,325 00	5,575 00
62	Howard Nat'l Bank, Boston, . . . . .	6,200	6,820 00	7,779 37
32	Merchandise N'l Bank, Boston, . . . . .	3,200	3,168 00	3,501 25
46	Merchants' Nat'l Bank, Boston, . . . . .	4,600	6,440 00	6,393 75
6	Metropolitan N'l Bank, Boston, . . . . .	600	681 00	620 00
15	Monument Nat'l Bank, Boston, . . . . .	1,500	3,322 50	2,775 00
120	Natick Nat'l Bank, Natick, . . . . .	12,000	16,800 00	16,500 00
20	Newton Nat'l Bank, Newton, . . . . .	2,000	2,100 00	2,230 00
4	North Nat'l Bank, Boston, . . . . .	400	524 00	516 00
51	N'l B'k of No. America, Boston, . . . . .	5,100	5,342 25	5,826 50
14	N'l B'k of Redemption, Boston, . . . . .	1,400	1,781 50	2,135 00
30	N'l B'k of the Republic, Boston, . . . . .	3,000	4,226 25	3,825 00
10	Second Nat'l Bank, Boston, . . . . .	1,000	1,500 00	1,560 00
7	State Nat'l Bank, Boston, . . . . .	700	812 00	771 75
4	Traders' Nat'l Bank, Boston, . . . . .	400	377 00	400 00
37	Wachusett N'l B'k, Fitchburg, . . . . .	3,700	7,585 00	4,360 00
		\$95,900	\$121,037 25	\$119,151 87

*Railroad Bonds.*

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Albany R.R. 7s, . . .	\$5,000	\$5,500 00	\$5,000 00
Boston & Lowell R.R. 4s, . . .	5,000	4,900 00	5,000 00
Fitchburg R.R. 5s, . . . . .	10,000	10,200 00	10,000 00
Old Colony R.R. 6s, . . . . .	4,000	4,480 00	4,000 00
Vermont & Massachusetts R.R. 5s, .	10,000	10,600 00	10,000 00
Boston, Clinton, Fitchburg & New Bedford R.R. 5s, . . . . .	5,000	5,250 00	5,000 00
	\$39,000	\$40,930 00	\$39,000 00

## COMMONWEALTH OF MASSACHUSETTS.

MIDDLESEX, ss., Nov. 25, 1887.

Personally appeared James Whitney, Treasurer of the Natick Five Cents Savings Bank, and made oath that the foregoing statement, by him subscribed, is a true and correct statement of all the resources and liabilities of said institution, and that the answers made by him to the foregoing interrogatories contain the whole truth in reference to the matters to which they relate, according to his best knowledge and belief.

Before me,

WILLIAM NUTT, *Justice of the Peace.*

MIDDLESEX, ss., Nov. 26, 1887.

Personally appeared Leonard Winch, Edward Clark, John L. Woodman, Frederick M. Boardman and John O. Wilson, being five or more of the trustees of said corporation, and severally made oath that they have made an examination of the affairs of the bank; that the books and records of said institution indicate the state of affairs as above attested by their treasurer; and that they believe said statement to be true.

Before me,

WILLIAM NUTT, *Justice of the Peace.*



## NEW BEDFORD FIVE CENTS SAVINGS BANK—NEW BEDFORD.

Incorporated May, 1855. Number of corporators, 104.

GEO. HOWLAND, JR., *President.*B. RICKETSON, JR., *Treasurer.*JAMES TAYLOR, *Clerk.*

Names of committee charged with the investment of its funds:

GEO. HOWLAND, JR.,

WM. R. WING,

FRED'K S. ALLEN,

L. SNOW,

THOMAS WILCOX,

OTIS N. PEIRCE,

GEO. R. PHILLIPS,

P. M. LUND.

Open for business every business day, 9 A.M. to 1 P.M., and Saturday evening, 7 to 9.

## STATEMENT.

ASSETS.		LIABILITIES.	
Public funds as per Schedule A,	\$1,168,000 00	Deposits, . . . . .	\$4,079,580 24
Bank stock as per Schedule B, .	185,200 00	Earnings undivided, .	11,434 45
Loans on bank stock, . . . . .	1,950 00	Guaranty fund, . . . . .	89,857 92
Railroad bonds, . . . . .	344,000 00	Interest account, . . . . .	17,412 90
Loans on real estate, . . . . .	1,075,005 15		
Loans on personal security, . . .	* 1,400,526 30		
Loans to counties, cities or towns (notes), . . . . .	3,786 71		
Deposits in banks, on interest, .	15,916 81		
Expense account, . . . . .	731 44		
Cash on hand, . . . . .	3,169 10		
	\$4,198,285 51		\$4,198,285 51

Loans on Bank Stock, amount on each:—

On 3 shares Merchants' National Bank, New Bedford, . . . . .	\$150 00
On 26 shares Citizens' National Bank, New Bedford, . . . . .	1,800 00

Number of outstanding loans which are of an amount not exceeding \$3,000 each, . . . . . 239

Aggregate amount of the same, . . . . . \$195,452 36

Cash on Deposit in Banks, amount in each:—

Third National Bank, Springfield, . . . . .	\$4,373 39
International Trust Company, Boston, . . . . .	963 87
National Bank of Redemption, Boston, . . . . .	1,717 54
Mechanics' National Bank, New Bedford, . . . . .	385 16
Merchants' National Bank, New Bedford, . . . . .	455 95
Citizens' National Bank, New Bedford, . . . . .	7,138 58
First National Bank, New Bedford, . . . . .	342 99
National Bank of Commerce, New Bedford, . . . . .	539 33

\* These loans have been reduced to the legal limit.

Whole amount of interest or profits received or earned during year ending

Oct. 31, 1887, . . . . . \$203,148 54  
 Rate and amount of each semi-annual dividend for the year } 2 per cent., { 75,340 39  
 ending Oct. 31, 1887, . . . . . } 2 per cent., { 77,803 50

Times for the dividends fixed by the by-laws: second Wednesday in April and October.

Average annual per cent. of dividends for term ending at time of and including last extra dividend:  $5\frac{1}{2}$ .

Date of the last extra dividend: January 12, 1887.\*

Number and amount of deposits (not including dividends) received

during the year ending Oct. 31, 1887, . . . . . 13,496 \$739,648 93

Number and amount of deposits of and exceeding \$300 at any one time during the year ending Oct. 31, 1887, . . . . . 583 387,203 18

Number and amount of withdrawals (including dividends) during the year ending Oct. 31, 1887, . . . . . 8,312 706,000 68

Number of accounts opened during the year ending Oct. 31, 1887, 2,085

Number of accounts closed during the year ending Oct. 31, 1887, 1,328

Amount of expenses of the corporation during the year ending Oct. 31, 1887, 12,427 39

Amount of treasurer's bond, . . . . . 15,000 00

Date of examination by commissioner: August 30.

*Total amount of Loans with each specified Rate of Interest, including Deposits in Banks on Interest.*

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$9,825 88	2 per cent.	\$716,277 74	$4\frac{1}{2}$ per cent.	\$194,650 00	$5\frac{1}{2}$ per cent.
1,717 54	$2\frac{1}{2}$ "	548,500 00	$4\frac{3}{4}$ "	156,850 00	$5\frac{3}{4}$ "
4,373 39	3 "	360,900 00	5 "	249,064 48	6 "
255,025 94	4 "				

*Classification of Depositors' Accounts.*

	Number.	Amount.
Whole number, . . . . .	15,335	—
Of \$50 or less, . . . . .	8,366	\$80,156 68
Exceeding \$50 and not more than \$100, . . . . .	1,103	77,204 93
Exceeding \$100 and not more than \$200, . . . . .	1,173	163,675 70
Exceeding \$200 and not more than \$500, . . . . .	1,469	479,472 58
Exceeding \$500 and less than \$1,000, . . . . .	1,445	1,141,325 69
Of \$1,000 or more, . . . . .	1,779	2,137,714 66
To the credit of women, both adult and minor, . . . . .	7,105	1,847,058 12
To the credit of guardians, . . . . .	100	51,528 96
To the credit of religious and charitable associations, . . . . .	70	41,146 89
In trust, . . . . .	2,110	998,685 07

\* Amounting to \$43,364.48.

*Schedule A — Detailed Statement of Public Funds.*

	Par Value.	Estimated Market Value.	Amount Invested.
United States 4½s, . . . .	\$83,500	\$90,806 25	\$83,500 00
United States 4s, . . . .	104,500	132,453 75	104,500 00
United States 6s, . . . .	175,000	211,750 00	175,000 00
City of New Bedford, Mass., 3½s, .	80,000	80,000 00	80,000 00
Town of Northampton, Mass., 6s, .	83,000	88,810 00	83,000 00
City of New Haven, Ct., 6s, . .	10,000	10,200 00	10,000 00
Town of No. Bridgewater, Mass., 6s,	16,000	16,320 00	16,000 00
City of Holyoke, Mass., 6s, . .	50,000	60,000 00	50,000 00
Town of Middleboro', Mass., 4s, .	75,000	75,000 00	75,000 00
City of Norwich, Ct., 6s, . . .	13,000	14,820 00	13,000 00
of New Bedford, Mass., 6s, . .	72,000	79,560 00	72,000 00
of Chelsea, Mass., 6s, . . . .	55,000	59,950 00	55,000 00
of Bangor, Me., 6s, . . . . .	66,000	66,000 00	66,000 00*
of New Haven, Ct., 3½s, . . .	50,000	50,000 00	50,000 00
of Charlestown, Mass., 6s, . .	25,000	26,500 00	25,000 00
of Lowell, Mass., 6s, . . . .	25,000	26,250 00	25,000 00
of Salem, Mass., 6s, . . . .	25,000	26,375 00	25,000 00
of Boston, Mass., 4s, . . . .	10,000	10,350 00	10,000 00
of E. Saginaw, Mich., 5s, . . .	25,000	26,250 00	25,000 00*
of Fall River, Mass., 6s, . . .	73,000	90,885 00	73,000 00
of Fall River, Mass., 5s, . . .	17,000	19,465 00	17,000 00
of Portland, Me., 6s, . . . .	35,000	35,000 00	35,000 00*
	\$1,168,000	\$1,296,745 00	\$1,168,000 00

*Schedule B — Detailed Statement of Bank Stocks.*

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
100	Franklin Nat'l Bank, Franklin,	\$10,000	\$10,000 00	\$10,000 00
100	Third Nat'l Bank, Springfield,	10,000	19,000 00	10,000 00
500	Merchants' Nat'l Bank, New Bedford, . . . . .	50,000	92,500 00	50,000 00
262	First N'l Bank, New Bedford,	26,200	36,680 00	26,200 00
200	Citizens' N'l B'k, New Bedford,	20,000	26,000 00	20,000 00
300	Nat'l Bank of Commerce, New Bedford, . . . . .	30,000	36,000 00	30,000 00
100	First Nat'l Bank, Boston, . .	10,000	22,100 00	10,000 00
120	Nat'l Revere Bank, Boston, .	12,000	14,880 00	12,000 00
20	State Nat'l Bank, Boston, . .	2,000	2,320 00	2,000 00
25	Tremont Nat'l Bank, Boston, .	2,500	2,500 00	2,500 00
25	Merchandise N'l Bank, Boston,	2,500	2,500 00	2,500 00
100	Merchants' Nat'l Bank, Boston,	10,000	13,900 00	10,000 00
		\$185,200	\$278,380 00	\$185,200 00

\* These were legal investments when made.

*Railroad Bonds.*

	Par Value.	Estimated Market Value.	Amount Invested.
Fitchburg R.R. 4s, . . . .	\$50,000	\$46,875 00	\$50,000 00
Fitchburg R.R. 4½s, . . . .	118,000	118,000 00	118,000 00
Boston & Maine R.R. 7s, . . . .	15,000	16,650 00	15,000 00
Old Colony R.R. 7s, . . . .	20,000	22,900 00	20,000 00
Old Colony R.R. 6s, . . . .	45,000	50,625 00	45,000 00
Boston & Albany R.R. 6s, . . . .	10,000	11,225 00	10,000 00
Mansfield & Framingham R.R., . .	33,500	33,500 00	33,500 00
Eastern R.R. 6s, . . . .	52,500	85,456 25	52,500 00*
	\$344,000	\$385,231 25	\$344,000 00

## COMMONWEALTH OF MASSACHUSETTS.

BRISTOL, ss., Nov. 26, 1887.

Personally appeared B. Ricketson, Jr., Treasurer of the New Bedford Five Cents Savings Bank, and made oath that the foregoing statement, by him subscribed, is a true and correct statement of all the resources and liabilities of said institution, and that the answers made by him to the foregoing interrogatories contain the whole truth in reference to the matters to which they relate, according to his best knowledge and belief.

Before me,

JAMES TAYLOR, *Notary Public.*

BRISTOL, ss., Nov. 26, 1887.

Personally appeared Fred'k S. Allen, Edw'd H. Allen, Geo. N. Alden, Geo. R. Phillips, Thos. Wilcox, Parkman M. Lund, B. T. Cummings and George Howland, Jr., being five or more of the trustees of said corporation, and severally made oath that they have made an examination of the affairs of the bank; that the books and records of said institution indicate the state of affairs as above attested by their treasurer; and that they believe said statement to be true.

Before me,

JAMES TAYLOR, *Notary Public.*

\* This was a legal investment when made.



## NEW BEDFORD INSTITUTION FOR SAVINGS—NEW BEDFORD.

Incorporated 1825. Number of corporators, 105.

WILLIAM WATKINS, *President.*CHAS. H. PEIRCE, *Treasurer.*WM. G. WOOD, *Clerk.*

Names of committee charged with the investment of its funds :

WILLIAM WATKINS,  
EDWARD D. MANDELL,  
J. R. THORNTON,HORATIO HATHAWAY,  
ANDREW G. PIERCE,  
GILBERT ALLEN.

Open for business every business day, 9 A.M. to 1 P.M.

## STATEMENT.

ASSETS.		LIABILITIES.	
Public funds as per Schedule A,	\$2,452,600 00	Deposits, . . . .	\$10,413,463 81
Loans on public funds, . . . .	44,000 00	Earnings undivided, . . . .	129,270 93
Bank stock as per Schedule B, . .	1,388,860 00	Guaranty fund, . . . .	320,000 00
Loans on bank stock, . . . .	57,250 00		
Railroad bonds, . . . .	869,000 00		
Loan on railroad bonds, . . . .	4,000 00		
Loans on railroad stocks, . . . .	97,000 00		
Railroad notes, . . . .	700,000 00		
Real estate (for banking purposes), . . . .	30,000 00		
Real estate by foreclosure, . . . .	9,351 65		
Loans on real estate, . . . .	1,243,855 00		
Loans on personal security, . . . .	3,550,814 78		
Loans to counties, cities or towns (notes), . . . .	58,000 00		
Loan to Commonwealth of Mass., . .	100,000 00		
Deposits in banks, on interest, . .	239,780 17		
Deposit in bank, not on interest, . .	284 07		
Loans on depositors' books, . . . .	550 00		
Cash on hand, . . . .	17,389 07		
	<u>\$10,862,734 74</u>		<u>\$10,862,734 74</u>

## Loans on Public Funds, amount on each :—

On \$5,000 City of Lynn, Mass., 4s, . . . . .	}	\$5,000 00
On \$1,000 District of Columbia 6s, . . . . .		
On \$28,000 City of Lynn, Mass., 4s, . . . . .	}	29,000 00
On \$1,000 United States 4s, . . . . .		
On \$10,000 United States 4s, . . . . .		10,000 00

## Loans on Bank Stock, amount on each :—

On 91 shares First National Bank, New Bedford, . . . . .	}	\$7,500 00
On 70 shares Third National Bank, Boston, . . . . .		
On 9 shares First National Bank, New Bedford, . . . . .	}	4,000 00
On 15 shares Mechanics' National Bank, New Bedford, . . . . .		
On 22 shares National Bank of Commerce, New Bedford, . . . . .		

On 15 shares Merchants' National Bank, New Bedford, . . . . .	}	\$1,950 00
On 3 shares Mechanics' National Bank, New Bedford, . . . . .		
On 2 shares National Bank of Commerce, New Bedford, . . . . .		
On 20 shares Citizens' National Bank, New Bedford, . . . . .		2,000 00
On 8 shares Merchants' National Bank, Boston, . . . . .		400 00
On 3 shares Southbridge National Bank, Southbridge, . . . . .		100 00
On 6 shares Shawmut National Bank, Boston, . . . . .	}	3,000 00
On 8 shares Second National Bank, Boston, . . . . .		
On 3 shares National Bank of Commerce, New Bedford, . . . . .		
On 12 shares Falmouth National Bank, Falmouth, . . . . .		
On 3 shares First National Bank, Yarmouth, . . . . .		
On 100 shares National Bank of Easton, . . . . .		10,000 00
On 175 shares National Bank of North America, Boston, . . . . .		14,000 00
On 10 shares Mechanics' National Bank, New Bedford, . . . . .	}	4,500 00
On 10 shares National Bank of Commerce, New Bedford, . . . . .		
On 25 shares Falmouth National Bank, Falmouth, . . . . .		
On 12 shares Merchants' National Bank, New Bedford, . . . . .		1,200 00
On 20 shares Merchants' National Bank, New Bedford, . . . . .		1,600 00

Loans on Railroad Bonds, amount on each : —

On \$3,000 Old Colony R.R. 7s, . . . . .	} As additional security.	\$4,000 00
With 10 shares Citizens' National Bank, New Bedford, . . . . .		
With 3 shares First National Bank, New Bedford, . . . . .		
With 3 shares National Bank of Commerce, New Bedford, . . . . .		

Loans on Railroad Stocks, amount on each : —

On 350 shares Boston & Lowell R.R., . . . . .	}	\$42,000 00
On 130 shares Old Colony R.R., . . . . .		
On 175 shares Boston & Maine R.R., . . . . .		
On 100 shares Boston & Providence R.R., . . . . .		

Invested in real estate (for banking purposes), . . . . .	\$30,000 00
Estimated value of the same, . . . . .	30,000 00
Assessed value of the same, . . . . .	20,000 00
Value (by books) of other real estate, held by foreclosure or otherwise, . . . . .	9,351 65
Assessed value of the same, . . . . .	9,550 00
Number of outstanding loans which are of an amount not exceeding \$3,000 each, . . . . .	185
Aggregate amount of the same, . . . . .	206,171 78
Amount of investments from which no income is received, . . . . .	39,351 65

Cash on Deposit in Banks, amount in each : —

Merchants' National Bank, New Bedford, . . . . .	\$26,945 75
First National Bank, New Bedford, . . . . .	6,627 24
National Bank of Commerce, New Bedford, . . . . .	81,639 83
Mechanics' National Bank, New Bedford, . . . . .	5,590 27
Citizens' National Bank, New Bedford, . . . . .	6,239 87
Massachusetts National Bank, Boston, . . . . .	284 07
National Revere Bank, Boston, . . . . .	33,529 25
National Bank of Redemption, Boston, . . . . .	79,207 96

Whole amount of interest or profits received or earned during year ending

Oct. 31, 1887, . . . . .	\$559,939 40
Rate and amount of each semi-annual dividend for the year } 2 per cent., {	203,295 53
ending Oct. 31, 1887, . . . . . } 2 per cent., {	203,295 10

Times for the dividends fixed by the by-laws: first Monday in April and October.

Number and amount of deposits (not including dividends) received during the year ending Oct. 31, 1887, . . . . . 11,211 \$1,271,002 41

Number and amount of deposits of and exceeding \$300 at any one time during the year ending Oct. 31, 1887, . . . . . 799 495,358 18

Number and amount of withdrawals (including dividends) during the year ending Oct. 31, 1887, . . . . . 13,603 1,641,779 00

Number of accounts opened during the year ending Oct. 31, 1887, 2,236

Number of accounts closed during the year ending Oct. 31, 1887, 2,025

Amount of expenses of the corporation during the year ending Oct. 31, 1887, 18,593 72

Amount of treasurer's bond, . . . . . 20,000 00

Date of examination by commissioner: August 25.

*Total amount of Loans with each specified Rate of Interest, including Deposits in Banks on Interest.*

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$144,780 17	2½ per cent.	\$149,000 00	4¼ per cent.	\$25,000 00	5¼ per cent.
100,000 00	3½ “	1,158,365 78	4½ “	864,052 00	5½ “
327,000 00	3¾ “	626,000 00	4¾ “	114,000 00	5¾ “
150,000 00	3⅞ “	1,517,079 00	5 “	132,973 00	6 “
787,000 00	4 “				

*Classification of Depositors' Accounts.*

	Number.	Amount.
Whole number, . . . . .	20,091	
Of \$50 or less, . . . . .	4,514	\$84,225 22
Exceeding \$50 and not more than \$100, . . . . .	1,745	124,961 53
Exceeding \$100 and not more than \$200, . . . . .	2,280	321,629 77
Exceeding \$200 and not more than \$500, . . . . .	3,437	1,129,255 87
Exceeding \$500 and less than \$1,000, . . . . .	3,160	2,278,559 23
Of \$1,000 or more, . . . . .	4,955	6,474,832 19
To the credit of women, both adult and minor, . . . . .	10,605	5,514,522 71
To the credit of guardians, . . . . .	248	148,807 49
To the credit of religious and charitable associations, . . . . .	154	161,342 40
In trust, . . . . .	4,500	3,118,405 34

*Schedule A—Detailed Statement of Public Funds.*

	Par Value.	Estimated Market Value.	Amount Invested.
United States 4s, . . . . .	\$805,500	\$1,020,000 00	\$805,500 00
District of Columbia 6s, . . . . .	165,000	178,200 00	165,000 00
City of New Bedford, Mass., 4s, . . . . .	100,000	102,000 00	100,000 00
of New Bedford, Mass., 3½s, . . . . .	25,000	25,000 00	25,000 00
of New Bedford, Mass., 6s, . . . . .	276,000	322,900 00	276,000 00
of New Bedford, Mass., 7s, . . . . .	25,000	26,700 00	25,000 00
of Charlestown, Mass., 5s, . . . . .	100,000	107,000 00	100,000 00
of Springfield, Mass., 6s, . . . . .	2,000	2,000 00	2,000 00
of Manchester, N. H., 6s, . . . . .	6,000	6,700 00	6,000 00
Town of Middletown, Ct., 6s, . . . . .	38,000	42,180 00	38,000 00
of Greenfield, Mass., 6s, . . . . .	5,000	5,275 00	5,000 00
of Buckland, Mass., 6s, . . . . .	5,000	5,275 00	5,000 00
of Shelburne, Mass., 6s, . . . . .	6,000	5,275 00	6,000 00
of Adams, Mass., 6s, . . . . .	3,000	3,050 00	3,000 00
City of Bangor, Me., 6s, . . . . .	100,000	100,000 00	100,000 00*
of Malden, Mass., 5s, . . . . .	17,000	17,850 00	17,000 00
of Malden, Mass., 6s, . . . . .	50,000	52,750 00	50,000 00
Town of Medford, Mass., 6s, . . . . .	50,000	52,750 00	50,000 00
of Melrose, Mass., 6s, . . . . .	50,000	52,750 00	50,000 00
City of Meriden, Ct., 7s, . . . . .	50,000	52,750 00	50,000 00
Town of Peterboro', N. H., 6s, . . . . .	15,000	15,400 00	15,000 00
City of Providence, R. I., 5s, . . . . .	7,000	7,700 00	7,000 00
of Nashua, N. H., 6s, . . . . .	5,000	5,400 00	5,000 00
of Hartford, Ct., 6s, . . . . .	20,000	21,600 00	20,000 00
of E. Saginaw, Mich., 5s, . . . . .	28,500	30,000 00	28,500 00*
of Salem, Mass., 6s, . . . . .	50,000	50,500 00	50,000 00
of Burlington, Vt., 6s, . . . . .	16,000	16,600 00	16,000 00
of Grand Rapids, Mich., 5s, . . . . .	30,000	33,000 00	30,000 00
of Chelsea, Mass., 6s, . . . . .	65,000	70,800 00	65,000 00
County of Sagadahoc, Me., 6s, . . . . .	19,000	19,000 00	19,000 00*
City of Dover, N. H., 6s, . . . . .	60,000	63,300 00	60,000 00
of Bath, Me., 6s, . . . . .	19,000	19,000 00	19,000 00*
Town of Edgartown, Mass., 6s, . . . . .	16,000	16,400 00	16,000 00
of Attleboro', Mass., 7s, . . . . .	50,000	62,500 00	50,000 00
City of Boston, Mass., 5s, . . . . .	93,600	101,000 00	93,600 00
of Columbus, Ohio, 6s, . . . . .	10,000	10,750 00	10,000 00
of Cleveland, Ohio, 4s, . . . . .	53,000	53,000 00	53,000 00
of Cleveland, Ohio, 6s, . . . . .	10,000	10,450 00	10,000 00
of Cleveland, Ohio, 7s, . . . . .	7,000	7,600 00	7,000 00
	\$2,452,600	\$2,794,405 00	\$2,452,600 00

\* These were legal investments when made.



*Schedule B—Detailed Statement of Bank Stocks.*

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
1,096	Merchants' N'l Bank, New Bedford,	\$109,600	\$197,280	\$109,600
1,356	First Nat'l Bank, New Bedford, .	135,600	189,870	135,600
1,366	Nat'l Bank of Commerce, New Bedford,	136,600	163,920	136,600
1,000	Mechanics' N'l B'k, New Bedford,	100,000	168,000	100,000
1,000	Citizens' N'l Bank, New Bedford,	100,000	130,000	100,000
200	First Nat'l Bank, Chelsea, .	20,000	26,600	20,000
250	Metacomet N'l Bank, Fall River,	25,000	30,000	25,000
200	Fall River N'l Bank, Fall River,	20,000	23,000	20,000
200	Third Nat'l Bank, Springfield, .	20,000	38,000	20,000
45	Railroad Nat'l Bank, Lowell, .	4,500	5,850	4,500
70	N'l Bank of So. Reading, Wakefield,	7,000	8,050	7,000
150	First Nat'l Bank, Melrose, .	15,000	19,500	15,000
22	N'l B'k of Fairhaven, Fairhaven,	1,760	1,760	1,760
200	N'l Hide & Leather B'k, Boston, .	20,000	22,800	20,000
150	Boston Nat'l Bank, Boston,	15,000	17,850	15,000
140	Howard Nat'l Bank, Boston, .	14,000	14,980	14,000
20	Nat'l Exchange Bank, Boston, .	2,000	2,520	2,000
460	N'l B'k of Commerce, Boston, .	46,000	56,120	46,000
530	Second Nat'l Bank, Boston, .	53,000	79,500	53,000
380	N'l B'k of No. America, Boston, .	38,000	39,900	38,000
100	Maverick Nat'l Bank, Boston, .	10,000	22,200	10,000
490	N'l B'k of the Republic, Boston, .	49,000	68,600	49,000
230	First Nat'l Bank, Boston, .	23,000	50,830	23,000
230	Merchants' Nat'l Bank, Boston, .	23,000	31,970	23,000
90	Eliot Nat'l Bank, Boston, .	9,000	11,520	9,000
230	North Nat'l Bank, Boston, .	23,000	30,130	23,000
30	Nat'l City Bank, Boston, .	3,000	3,210	3,000
350	Tremont Nat'l Bank, Boston, .	35,000	35,000	35,000
90	Hamilton Nat'l Bank, Boston, .	9,000	10,980	9,000
140	Shawmut Nat'l Bank, Boston, .	14,000	17,500	14,000
250	Continental N'l Bank, Boston, .	25,000	29,500	25,000
170	Nat'l Eagle Bank, Boston, .	17,000	17,000	17,000
176	Massachusetts N'l B'k, Boston, .	44,000	18,650	44,000
360	Atlas Nat'l Bank, Boston, .	36,000	41,400	36,000
130	Nat'l Union Bank, Boston, .	13,000	18,720	13,000
260	Columbian Nat'l Bank, Boston, .	26,000	32,760	26,000
500	Nat'l Revere Bank, Boston, .	50,000	62,000	50,000
130	Washington N'l Bank, Boston, .	13,000	16,120	13,000
140	Shoe & Leather N'l B'k, Boston, .	14,000	14,140	14,000
40	New England N'l B'k, Boston, .	4,000	5,840	4,000
100	N'l Bank of the Commonwealth, Boston,	10,000	13,700	10,000
200	N'l B'k of Redemption, Boston, .	20,000	25,400	20,000
30	Everett Nat'l Bank, Boston, .	3,000	2,910	3,000
100	Monument Nat'l Bank, Boston, .	10,000	22,600	10,000
30	Merchandise Nat'l Bank, Boston,	3,000	3,000	3,000
90	State Nat'l Bank, Boston, .	9,000	10,440	9,000
108	Traders' Nat'l Bank, Boston, .	10,800	10,150	10,800
		\$1,388,860	\$1,861,140	\$1,388,860

*Railroad Bonds.*

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Albany R.R. 7s, . . .	\$450,000	\$499,500 00	\$450,000 00
Boston & Albany R.R. 6s, . . .	50,000	55,500 00	50,000 00
New Bedford R.R. 7s, . . .	75,000	84,750 00	75,000 00
Fitchburg R.R. 5s, . . .	38,000	39,140 00	38,000 00
Fitchburg R.R. 4½s, . . .	200,000	200,000 00	200,000 00
Old Colony R.R. 6s, . . .	20,000	22,800 00	20,000 00
Boston & Lowell R.R. 6s, . . .	11,000	12,200 00	11,000 00
Boston & Lowell R.R. 5s, . . .	5,000	5,350 00	5,000 00
Boston & Lowell R.R. 4½s, . . .	20,000	20,600 00	20,000 00
	\$869,000	\$939,840 00	\$869,000 00

## COMMONWEALTH OF MASSACHUSETTS.

BRISTOL, ss., Nov. 12, 1887.

Personally appeared Chas. H. Peirce, Treasurer of the New Bedford Institution for Savings, and made oath that the foregoing statement, by him subscribed, is a true and correct statement of all the resources and liabilities of said institution, and that the answers made by him to the foregoing interrogatories contain the whole truth in reference to the matters to which they relate, according to his best knowledge and belief.

Before me,

FRED A. WASHBURN, *Notary Public.*

BRISTOL, ss., Nov. 12, 1887.

Personally appeared William Watkins, Gilbert Allen, Horatio Hathaway, John R. Thornton and Edward D. Mandell, being five or more of the trustees of said corporation, and severally made oath that they have made an examination of the affairs of the bank; that the books and records of said institution indicate the state of affairs as above attested by their treasurer; and that they believe said statement to be true.

Before me,

FRED A. WASHBURN, *Notary Public.*

NEWBURYPORT FIVE CENTS SAVINGS BANK—NEW-  
BURYPORT.

Incorporated April 24, 1854. Number of corporators, 46.

EBEN SUMNER, *President.*

JOHN A. MAYNARD, *Treasurer.*

JOHN A. MAYNARD, *Clerk.*

Names of committee charged with the investment of its funds :

EBEN SUMNER,

JOHN H. BALCH,

A. W. GREENLEAF,

NATHANIEL DOLE.

Open for business every business day except Saturday, 9 A.M. to 1 P.M., 2.30 to 4 P.M.;  
Saturday, 9 A.M. to 1 P.M.

STATEMENT.

ASSETS.		LIABILITIES.	
Public funds as per Schedule A,	\$40,000 00	Deposits, . . . . .	\$708,619 78
Loan on public funds, . . . . .	10,000 00	Earnings undivided, . . . . .	61,681 56
Bank stock as per Schedule B, . . . . .	115,000 00	Guaranty fund, . . . . .	27,376 14
Loan on bank stock, . . . . .	3,000 00		
Railroad bonds, . . . . .	5,000 00		
Real estate (for banking pur- poses), . . . . .	40,000 00		
Real estate by foreclosure, . . . . .	37,914 78		
Loans on real estate, . . . . .	383,901 00		
Loans on personal security, . . . . .	136,000 00		
Deposits in banks, on interest, . . . . .	23,166 49		
Expense account, . . . . .	139 67		
Cash on hand, . . . . .	3,555 54		
	<hr/>		<hr/>
	\$797,677 48		\$797,677 48

Loan on Public Funds :—

On \$10,000 United States 4½s, . . . . . \$10,000 00

Loan on Bank Stock :—

On 32 shares Central National Bank, Boston, . . . . . \$3,000 00

Invested in real estate (for banking purposes), . . . . . \$40,000 00

Estimated value of the same, . . . . . 35,000 00

Assessed value of the same, . . . . . 31,500 00

Net income received from same during year ending Oct. 31, 1887, . . . . . 2,797 91

Value (by books) of other real estate, held by foreclosure or otherwise, . . . . . 37,914 78

Assessed value of the same, . . . . . 49,950 00

Number of outstanding loans which are of an amount not exceeding

\$3,000 each, . . . . . 227

Aggregate amount of the same, . . . . . 234,901 00

Amount of investments from which no income is received, . . . . . 37,914 78

Cash on Deposit in Banks, amount in each : —

First National Bank, Newburyport, . . . . .	\$15,977 18
Maverick National Bank, Boston, . . . . .	7,189 31

Whole amount of interest or profits received or earned during year ending Oct. 31, 1887, . . . . .	\$41,316 55
Rate and amount of each semi-annual dividend for the year ending Oct. 31, 1887, . . . . .	2 per cent., { 12,861 14
	2 per cent., { 13,127 02

Times for the dividends fixed by the by-laws: first Monday in May and November.

Number and amount of deposits (not including dividends) received during the year ending Oct. 31, 1887, . . . . .	1,166	\$109,851 19
Number and amount of deposits of and exceeding \$300 at any one time during the year ending Oct. 31, 1887, . . . . .	116	65,621 58
Number and amount of withdrawals (including dividends) during the year ending Oct. 31, 1887, . . . . .	989	99,633 46
Number of accounts opened during the year ending Oct. 31, 1887, . . . . .	225	
Number of accounts closed during the year ending Oct. 31, 1887, . . . . .	215	
Amount of expenses of the corporation during the year ending Oct. 31, 1887, . . . . .		2,268 10
Amount of treasurer's bond, . . . . .		15,000 00
Date of examination by commissioner: August 17. . . . .		

*Total amount of Loans with each specified Rate of Interest, including Deposits in Banks on Interest.*

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$15,977 18	2 per cent.	\$115,200 00	5 per cent.	\$316,651 00	6 per cent.
7,189 31	2½ “	8,000 00	5½ “	4,900 00	6½ “
5,000 00	4½ “	34,500 00	5½ “	13,650 00	7 “
35,000 00	4¾ “				

*Classification of Depositors' Accounts.*

	Number.	Amount.
Whole number, . . . . .	2,807	—
Of \$50 or less, . . . . .	1,458	\$48,331 47
Exceeding \$50 and not more than \$100, . . . . .	201	14,258 40
Exceeding \$100 and not more than \$200, . . . . .	222	30,718 16
Exceeding \$200 and not more than \$500, . . . . .	398	133,990 48
Exceeding \$500 and less than \$1,000, . . . . .	308	223,827 75
Of \$1,000 or more, . . . . .	220	257,493 52
To the credit of women, both adult and minor, . . . . .	1,320	331,028 31
To the credit of guardians, . . . . .	15	6,523 60
To the credit of religious and charitable associations, . . . . .	41	21,694 16
In trust, . . . . .	84	39,931 55



*Schedule A—Detailed Statement of Public Funds.*

	Par Value.	Estimated Market Value.	Amount Invested.
City of Bangor, Me., 6s, . . . .	\$10,000	\$11,400 00	\$10,000 00*
United States 6s, . . . . .	30,000	38,700 00	30,000 00
	\$40,000	\$50,100 00	\$40,000 00

*Schedule B—Detailed Statement of Bank Stocks.*

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
10	Atlantic Nat'l Bank, Boston, .	\$1,000	\$1,335 00	\$1,000 00
60	Atlas Nat'l Bank, Boston, .	6,000	6,915 00	6,000 00
17	Boston Nat'l Bank, Boston, .	1,700	2,023 00	1,700 00
8	Boylston Nat'l Bank, Boston,	800	1,044 00	800 00
33	Blackstone Nat'l Bank, Boston,	3,300	3,465 00	3,300 00
13	Columbian Nat'l Bank, Boston,	1,300	1,654 25	1,300 00
18	N'l B'k of Commerce, Boston,	1,800	2,196 00	1,800 00
42	Continental N'l Bank, Boston,	4,200	4,998 00	4,200 00
50	Nat'l Bank of the Common- wealth, Boston, . . . .	5,000	6,750 00	5,000 00
80	Nat'l City Bank, Boston, .	8,000	8,560 00	8,000 00
5	Nat'l Exchange Bank, Boston,	500	630 00	500 00
33	Eliot Nat'l Bank, Boston, .	3,300	4,257 00	3,300 00
74	Nat'l Eagle Bank, Boston, .	7,400	7,400 00	7,400 00
50	Everett Nat'l Bank, Boston, .	5,000	4,850 00	5,000 00
50	Globe Nat'l Bank, Boston, .	5,000	4,600 00	5,000 00
15	Howard Nat'l Bank, Boston, .	1,500	1,616 25	1,500 00
10	Hamilton Nat'l Bank, Boston, .	1,000	1,225 00	1,000 00
25	N'l Hide & Leather B'k, Boston,	2,500	2,862 50	2,500 00
44	Market Nat'l Bank, Boston, .	4,400	4,026 00	4,400 00
40	Maverick Nat'l Bank, Boston,	4,000	8,800 00	4,000 00
10	N'l B'k of No. America, Boston,	1,000	1,047 50	1,000 00
10	New England N'l B'k, Boston,	1,000	1,460 00	1,000 00
23	N'l B'k of the Republic, Boston,	2,300	3,220 00	2,300 00
37	Nat'l Revere Bank, Boston, .	3,700	4,625 00	3,700 00
10	Shawmut Nat'l Bank, Boston,	1,000	1,250 00	1,000 00
12	Suffolk Nat'l Bank, Boston, .	1,200	1,374 00	1,200 00
33	Tremont Nat'l Bank, Boston, .	3,300	3,300 00	3,300 00
104	Third Nat'l Bank, Boston, .	10,400	10,400 00	10,400 00
24	Nat'l Union Bank, Boston, .	2,400	3,468 00	2,400 00
56	Nat'l Webster Bank, Boston, .	5,600	5,740 00	5,600 00
53	First N'l Bank, Newburyport,	5,300	6,625 00	5,300 00
91	Mechanicks' Nat'l Bank, New- buryport, . . . . .	9,100	11,193 00	9,100 00
20	Ocean N'l Bank, Newburyport,	1,000	1,300 00	1,000 00
		\$115,000	\$134,209 50	\$115,000 00

\* This was a legal investment when made.

*Railroad Bonds.*

	Par Value.	Estimated Market Value.	Amount Invested.
Old Colony R.R. 7s, . . . .	\$5,000	\$5,850 00	\$5,000 00

## COMMONWEALTH OF MASSACHUSETTS.

ESSEX, ss., Nov. 15, 1887.

Personally appeared John A. Maynard, Treasurer of the Newburyport Five Cents Savings Bank, and made oath that the foregoing statement, by him subscribed, is a true and correct statement of all the resources and liabilities of said institution, and that the answers made by him to the foregoing interrogatories contain the whole truth in reference to the matters to which they relate, according to his best knowledge and belief.

Before me,

JOHN N. PIKE, *Justice of the Peace.*

ESSEX, ss., Nov. 15, 1887.

Personally appeared P. H. Blumpey, George W. Snow, A. W. Greenleaf, S. B. Carter and Albert Currier, being five or more of the trustees of said corporation, and severally made oath that they have made an examination of the affairs of the bank; that the books and records of said institution indicate the state of affairs as above attested by their treasurer; and that they believe said statement to be true.

Before me,

JOHN N. PIKE, *Justice of the Peace.*

ESSEX, ss., Dec. 14, 1887.

Personally appeared Eben Sumner, and made oath that the foregoing statement, by him subscribed, is true, to his best knowledge and belief.

Before me,

JOHN N. PIKE, *Justice of the Peace.*

# NEWTON SAVINGS BANK—NEWTON.

Incorporated June 17, 1831. Number of corporators, 16.

GEORGE HYDE, *President.*

SUSANNA M. DUNCKLEE, *Treasurer.*

ISAAC HAGAR, *Clerk.*

Names of committee charged with the investment of its funds :

JAMES F. C. HYDE,

WILLARD MARCY.

GEORGE HYDE,

Open for business every business day except Saturday, 9 A.M. to 12 M., 2 to 4 P.M.;  
Saturday, 9 A.M. to 1 P.M.

## STATEMENT.

ASSETS.		LIABILITIES.	
Public funds as per Schedule A,	\$77,620 45	Deposits, . . . .	\$1,524,901 07
Bank stock as per Schedule B, .	28,725 00	Earnings undivided,	28,087 60
Railroad bonds, . . . .	10,000 00	Guaranty fund, .	28,490 00
Real estate by foreclosure, .	10,830 00		
Loans on real estate, . . .	1,033,521 71		
Loans on personal security, .	394,075 00		
Deposits in banks, on interest, .	12,782 70		
Deposits in banks, not on interest, . . . .	9,698 83		
Expense account, . . . .	618 82		
Cash on hand, . . . .	3,606 16		
	<u>\$1,581,478 67</u>		<u>\$1,581,478 67</u>

Value (by books) of real estate, held by foreclosure or otherwise, . . .	\$10,830 00
Assessed value of the same, . . . . .	12,800 00
Number of outstanding loans which are of an amount not exceeding \$3,000 each, . . . . .	243
Aggregate amount of the same, . . . . .	361,995 33
Amount of investments from which no income is received, . . . .	19,181 38

Cash on Deposit in Banks, amount in each :—

Newton National Bank, Newton, . . . . .	\$5,282 70
Pacific National Bank, Boston, . . . . .	7,198 83
Wachusett National Bank, Fitchburg, . . . . .	10,000 00

Whole amount of interest or profits received or earned during year ending

Oct. 31, 1887, . . . . .	\$78,751 92
Rate and amount of each semi-annual dividend for the year } 2 per cent., {	26,905 26
ending Oct. 31, 1887, . . . . . } 2 per cent., {	28,047 10
Times for the dividends fixed by the by-laws : January 1 and July 1.	

Number and amount of deposits (not including dividends) received during the year ending Oct. 31, 1887, . . . . .	4,639	\$339,357 05
Number and amount of deposits of and exceeding \$300 at any one time during the year ending Oct. 31, 1887, . . . . .	214	121,224 89
Number and amount of withdrawals (including dividends) during the year ending Oct. 31, 1887, . . . . .	3,478	301,562 62
Number of accounts opened during the year ending Oct. 31, 1887, . . . . .	312	
Number of accounts closed during the year ending Oct. 31, 1887, . . . . .	424	
Amount of expenses of the corporation during the year ending Oct. 31, 1887, . . . . .		5,442 54
Amount of treasurer's bond, . . . . .		20,000 00
Date of examination by commissioner: June 16.		

*Total amount of Loans with each specified Rate of Interest, including Deposits in Banks on Interest.*

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$2,782 70	2 per cent.	\$29,700 00	5½ per cent.	\$285,676 38	6 per cent.
590,050 00	5 “	528,770 33	5½ “	3,400 00	7 “

*Classification of Depositors' Accounts.*

	Number.	Amount.
Whole number, . . . . .	6,253	—
Of \$50 or less, . . . . .	2,696	\$36,857 00
Exceeding \$50 and not more than \$100, . . . . .	654	46,991 06
Exceeding \$100 and not more than \$200, . . . . .	748	103,277 31
Exceeding \$200 and not more than \$500, . . . . .	1,011	325,654 47
Exceeding \$500 and less than \$1,000, . . . . .	680	475,303 43
Of \$1,000 or more, . . . . .	464	536,817 80
To the credit of women, both adult and minor, . . . . .	3,147	791,216 85
To the credit of guardians, . . . . .	30	10,849 28
To the credit of religious and charitable associations, . . . . .	32	6,437 00
In trust, . . . . .	979	137,286 21

*Schedule A — Detailed Statement of Public Funds.*

	Par Value.	Estimated Market Value.	Amount Invested.
City of Lowell, Mass., 6s, . . . . .	\$6,000	\$6,300 00	\$6,136 38
of Newton, Mass., 5s, . . . . .	50,000	56,250 00	51,025 52
of Worcester, Mass., 5s, . . . . .	20,000	20,850 00	20,458 55
	\$76,000	\$83,400 00	\$77,620 45



*Schedule B—Detailed Statement of Bank Stocks.*

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
30	Nat'l Bank of the Common- wealth, Boston, . . . . .	\$3,000	\$4,110 00	\$3,000 00
10	First Nat'l Bank, Cambridge, .	1,000	1,600 00	1,000 00
25	Globe Nat'l Bank, Boston, . .	2,500	2,281 25	2,500 00
70	Lincoln Nat'l Bank, Boston, . .	7,000	7,717 50	7,000 00
24	Merchandise N'l Bank, Boston,	2,400	2,406 00	2,400 00
25	Natick Nat'l Bank, Natick, . .	2,500	3,325 00	2,500 00
15	Newton Nat'l Bank, Newton, . .	1,500	1,500 00	1,500 00
30	Nat'l Revere Bank, Boston, . .	3,000	3,750 00	3,000 00
25	So. Framingham Nat'l Bank, So. Framingham, . . . . .	2,500	2,500 00	2,500 00
6	State Nat'l Bank, Boston, . .	600	696 00	600 00
25	Wachusett N'l B'k, Fitchburg,	2,500	5,000 00	2,500 00
3	Waltham N'l Bank, Waltham,	225	315 00	225 00
		\$28,725	\$35,200 75	\$28,725 00

*Railroad Bonds.*

	Par Value.	Estimated Market Value.	Amount Invested.
Mansfield & Framingham R.R. 7s, .	\$10,000	\$10,400 00	\$10,000 00

## COMMONWEALTH OF MASSACHUSETTS.

MIDDLESEX, ss., Nov. 17, 1887.

Personally appeared Susanna M. Duncklee, Treasurer of the Newton Savings Bank, and made oath that the foregoing statement, by her subscribed, is a true and correct statement of all the resources and liabilities of said institution, and that the answers made by her to the foregoing interrogatories contain the whole truth in reference to the matters to which they relate, according to her best knowledge and belief.

Before me,

BENJ. F. BACON, *Justice of the Peace.*

MIDDLESEX, ss., Nov. 18, 1887.

Personally appeared Wm. H. Brackett, Francis Murdock, Joseph N. Bacon, Isaac Hagar, Wm. J. Towne and George Hyde, being five or more of the trustees of said corporation and severally made oath that they have made an examination of the affairs of the bank; that the books and records of said institution indicate the state of affairs as above attested by their treasurer; and that they believe said statement to be true.

Before me,

BENJ. F. BACON, *Justice of the Peace.*

## NORTHAMPTON INSTITUTION FOR SAVINGS—NORTHAMPTON.

Incorporated 1842. Number of corporators, 17.

H. G. KNIGHT, *President.*T. G. SPAULDING, *Clerk.*L. MALTBY, *Treasurer.*

Names of committee charged with the investment of its funds :

L. MALTBY,

GEO. W. HUBBARD.

OSCAR EDWARDS,

Open for business every business day from 9 A.M. to 3 P.M.

## STATEMENT.

ASSETS.		LIABILITIES.	
Public funds as per Schedule A,	\$302 100 00	Deposits, . . . .	\$2,153,161 50
Loan on public funds, . . . .	2,400 00	Earnings undivided,	23,068 92
Bank stock as per Schedule B, .	45,500 00	Guaranty fund, . .	86,500 00
Loans on bank stock, . . . .	31,713 70		
Railroad bonds, . . . .	350,000 00		
Loan on railroad stock, . . . .	850 00		
Railroad notes, . . . .	175,000 00		
Real estate (for banking purposes), . . . .	27,582 40		
Real estate by foreclosure, . . .	2,100 00		
Loans on real estate, . . . .	801,683 72		
Loans on personal security, . . .	410,175 00		
Loans to counties, cities or towns (notes), . . . .	20,000 00		
Deposit in bank, on interest, . .	90,474 66		
Loan on depositor's book, . . . .	150 00		
Cash on hand, . . . .	3,000 94		
	\$2,262,730 42		\$2,262,730 42

## Loan on Public Funds : —

On \$2,500 United States 4s, . . . . . \$2,400 00

## Loans on Bank Stock, amount on each : —

On 86 shares Northampton National Bank, Northampton, . . . . \$7,213 70  
 On 121 shares First National Bank, Northampton, . . . . 10,500 00  
 On 13 shares Hampshire County National Bank, Northampton, . . . . 1,300 00  
 On 100 shares First National Bank, Easthampton, . . . . 10,000 00  
 On 10 shares Ware National Bank, Ware, . . . . 1,000 00  
 On 5 shares Williamstown National Bank, Williamstown, . . . . 400 00  
 On 6 shares First National Bank, Westfield, . . . . 300 00  
 On 10 shares Bath National Bank, Bath, Me., . . . . 600 00  
 On 5 shares Springfield Safe Deposit and Trust Co., Springfield, . . . . \* 400 00

## Loan on Railroad Stock : —

On 9 shares Connecticut River R.R., . . . . . \$850 00

\* This loan has been transferred to loans on personal security by the addition of two sureties

Invested in real estate (for banking purposes), . . . . .	\$27,582 40
Estimated value of the same, . . . . .	27,582 40
Assessed value of the same, . . . . .	25,000 00
Value (by books) of real estate, held by foreclosure or otherwise, . . . . .	2,100 00
Assessed value of the same, . . . . .	1,750 00
Net income received from same during year ending Oct. 31, 1887, . . . . .	150 00
Number of outstanding loans which are of an amount not exceeding \$3,000 each, . . . . .	330
Aggregate amount of the same, . . . . .	385,974 42

## Cash on Deposit in Bank :—

Northampton National Bank, Northampton, . . . . .	\$90,474 66
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## Whole amount of interest or profits received or earned during year ending

Oct. 31, 1887, . . . . .	\$109,568 97
Rate and amount of each semi-annual dividend for the year } 2 per cent., {	41,077 00
ending Oct. 31, 1887, . . . . . } 2 per cent., {	41,428 69

Times for the dividends fixed by the by-laws: first Wednesday in April and October.

Number and amount of deposits (not including dividends) received during the year ending Oct. 31, 1887, . . . . .	4,405	\$303,893 81
Number and amount of deposits of and exceeding \$300 at any one time during the year ending Oct. 31, 1887, . . . . .	223	133,703 32
Number and amount of withdrawals (including dividends) during the year ending Oct. 31, 1887, . . . . .	3,727	351,610 28
Number of accounts opened during the year ending Oct. 31, 1887, . . . . .	1,010	
Number of accounts closed during the year ending Oct. 31, 1887, . . . . .	932	
Amount of expenses of the corporation during the year ending Oct. 31, 1887, . . . . .		5,961 67
Amount of treasurer's bond, . . . . .		25,000 00
Date of examination by commissioner: July 16.		

*Total amount of Loans with each specified Rate of Interest, including Deposits in Banks on Interest.*

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$20,000 00	3 $\frac{1}{4}$ per cent.	\$177,300 00	4 $\frac{1}{2}$ per cent.	\$11,500 00	5 $\frac{1}{2}$ per cent.
90,474 66	3 $\frac{1}{2}$ “	977,777 42	5 “	70,395 00	6 “
185,000 00	4 “				

*Classification of Depositors' Accounts.*

	Number.	Amount.
Whole number, . . . . .	5,828	—
Of \$50 or less, . . . . .	1,755	\$31,338 12
Exceeding \$50 and not more than \$100, . . . . .	610	43,338 16
Exceeding \$100 and not more than \$200, . . . . .	723	101,906 40
Exceeding \$200 and not more than \$500, . . . . .	1,063	352,450 02
Exceeding \$500 and less than \$1,000, . . . . .	913	666,229 64
Of \$1,000 or more, . . . . .	764	957,899 16
To the credit of women, both adult and minor, . . . . .	2,988	1,007,337 97
To the credit of guardians, . . . . .	45	20,793 51
To the credit of religious and charitable associations, . . . . .	34	16,224 14
In trust, . . . . .	263	93,351 99

*Schedule A—Detailed Statement of Public Funds.*

	Par Value.	Estimated Market Value.	Amount Invested.
United States 4s, . . . . .	\$210,000	\$266,100 00	\$233,100 00
City of Meriden, Ct., 6s, . . . . .	20,000	} 64,000 00	20,000 00
of Meriden, Ct., 4½s, . . . . .	40,000		40,000 00
of Milwaukee, Wis., 7s, . . . . .	9,000		9,000 00
	\$279,000	\$340,100 00	\$302,100 00

*Schedule B—Detailed Statement of Bank Stocks.*

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
100	Northampton N'l Bank, North- ampton, . . . . .	\$10,000	\$16,500 00	\$10,000 00
16	First Nat'l Bank, Northampton, . . . . .	1,600	2,080 00	1,600 00
40	City Nat'l Bank, Worcester, . . . . .	4,000	4,720 00	4,000 00
10	Atlantic Nat'l Bank, Boston, . . . . .	1,000	1,330 00	1,000 00
53	Boston Nat'l Bank, Boston, . . . . .	5,300	6,300 00	5,300 00
15	Nat'l B'k of Commerce, Boston, . . . . .	1,500	1,830 00	1,500 00
10	Nat'l Exchange Bank, Boston, . . . . .	1,000	1,260 00	1,000 00
30	First National Bank, Boston, . . . . .	3,000	6,630 00	3,000 00
20	Merchants' Nat'l Bank, Boston, . . . . .	2,000	2,800 00	2,000 00
27	N'l B'k of No. America, Boston, . . . . .	2,700	2,835 00	2,700 00
34	Second Nat'l Bank, Boston, . . . . .	3,400	5,100 00	3,400 00
26	Shawmut Nat'l Bank, Boston, . . . . .	2,600	3,250 00	2,600 00
17	State Nat'l Bank, Boston, . . . . .	1,700	1,972 00	1,700 00
17	Traders' Nat'l Bank, Boston, . . . . .	1,700	1,600 00	1,700 00
20	Washington N'l Bank, Boston, . . . . .	2,000	2,480 00	2,000 00
20	Nat'l Webster Bank, Boston, . . . . .	2,000	2,040 00	2,000 00
		\$45,500	\$62,727 00	\$45,500 00

*Railroad Bonds.*

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Albany R.R. 6s, . . . . .	\$40,000	\$44,800 00	\$40,000 00
Boston & Albany R.R. 7s, . . . . .	200,000	222,000 00	200,000 00
Boston & Maine R.R. 7s, . . . . .	70,000	80,500 00	70,000 00
Boston & Lowell R.R. 7s, . . . . .	40,000	45,600 00	40,000 00
	\$350,000	\$392,900 00	\$350,000 00



## COMMONWEALTH OF MASSACHUSETTS.

HAMPSHIRE, ss., Nov. 19, 1887.

Personally appeared L. Maltby, Treasurer of the Northampton Institution for Savings, and made oath that the foregoing statement, by him subscribed, is a true and correct statement of all the resources and liabilities of said institution, and that the answers made by him to the foregoing interrogatories contain the whole truth in reference to the matters to which they relate, according to his best knowledge and belief.

Before me,

S. D. DRURY, *Justice of the Peace.*

HAMPSHIRE, ss., Nov. 21, 1887.

Personally appeared H. G. Knight, T. G. Spaulding, J. L. Warriner, Oscar Edwards and M. M. French, being five or more of the trustees of said corporation, and severally made oath that they have made an examination of the affairs of the bank; that the books and records of said institution indicate the state of affairs as above attested by their treasurer; and that they believe said statement to be true.

Before me,

S. D. DRURY, *Justice of the Peace.*

## NORTH ADAMS SAVINGS BANK—NORTH ADAMS.

Incorporated 1848. Number of corporators, 36.

C. T. SAMPSON, *President*.V. A. WHITAKER, *Treasurer*.V. A. WHITAKER, *Clerk*.

Names of committee charged with the investment of its funds :

A. W. HODGE,

W. H. GAYLORD,

G. S. RICE.

Open for business every business day from 9 A.M. to 4 P.M.; Saturday, till 6 P.M.

## STATEMENT.

ASSETS.		LIABILITIES.	
Public funds as per Schedule A,	\$198,000 00	Deposits, . . . . .	\$1,545,218 15
Bank stock as per Schedule B, .	34,900 00	Earnings undivided, .	15,000 00
Loans on bank stock, . . . .	16,100 00	Guaranty fund, . . . .	32,000 00
Railroad bonds, . . . . .	20,000 00	State tax, . . . . .	1,793 72
Real estate (for banking purposes), . . . . .	29,136 75		
Loans on real estate, . . . .	845,192 46		
Loans on personal security, .	280,295 38		
Loans to counties, cities or towns (notes), . . . . .	152,620 11		
Deposit in bank, on interest, .	280 89		
Deposits in banks, not on interest, . . . . .	693 70		
Expense account, . . . . .	507 27		
Loans on depositors' books, .	940 00		
Interest account, . . . . .	13,876 52		
Cash on hand, . . . . .	1,468 79		
	<u>\$1,594,011 87</u>		<u>\$1,594,011 87</u>

## Loans on Bank Stock, amount on each :—

On 137 shares Adams National Bank, North Adams, . . . . .	\$10,700 00
On 20 shares Pittsfield National Bank, Pittsfield, . . . . .	2,000 00
On 34 shares First National Bank, Stamford, Ct., . . . . .	3,400 00

Invested in real estate (for banking purposes), . . . . .	\$29,136 75
Estimated value of the same, . . . . .	30,000 00
Assessed value of the same, . . . . .	23,000 00
Net income received from same during year ending Oct. 31, 1887, . .	222 67
Number of outstanding loans which are of an amount not exceeding \$3,000 each, . . . . .	291
Aggregate amount of the same, . . . . .	294,327 04
Amount of investments from which no income is received, . . . .	2,000 00

## Cash on Deposit in Banks, amount in each :—

National Bank of the Commonwealth, Boston, . . . . .	\$280 89
Berkshire National Bank, North Adams, . . . . .	542 75
Adams National Bank, North Adams, . . . . .	150 95

Whole amount of interest or profits received or earned during year ending		
Oct. 31, 1887, . . . . .		\$76,528 44
Rate and amount of each semi-annual dividend for the year ending Oct. 31, 1887, . . . . .	2 per cent., {	27,664 34
	2 per cent., {	28,850 00
Times for the dividends fixed by the by-laws: April 1 and October 1.		
Number and amount of deposits (not including dividends) received		
during the year ending Oct. 31, 1887, . . . . .	7,589	\$510,070 22
Number and amount of deposits of and exceeding \$300 at any one time during the year ending Oct. 31, 1887, . . . . .		
	348	212,766 76
Number and amount of withdrawals (including dividends) during the year ending Oct. 31, 1887, . . . . .		
	4,386	469,563 44
Number of accounts opened during the year ending Oct. 31, 1887, . . . . .		
	1,388	
Number of accounts closed during the year ending Oct. 31, 1887, . . . . .		
	987	
Amount of expenses of the corporation during the year ending Oct. 31, 1887, . . . . .		
		6,038 67
Amount of treasurer's bond, . . . . .		
		20,000 00
Date of examination by commissioner: July 21.		

Total amount of Loans with each specified Rate of Interest, including Deposits in Banks on Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$280 89	2½ per cent.	\$67,400 00	4½ per cent.	\$333,177 84	6 per cent.
152,620 11	4 “	741,950 00	5 “		

Classification of Depositors' Accounts.

	Number.	Amount.
Whole number, . . . . .	5,243	—
Of \$50 or less, . . . . .	1,788	\$28,262 61
Exceeding \$50 and not more than \$100, . . . . .	582	37,214 95
Exceeding \$100 and not more than \$200, . . . . .	770	101,578 08
Exceeding \$200 and not more than \$500, . . . . .	845	277,638 91
Exceeding \$500 and less than \$1,000, . . . . .	692	484,373 06
Of \$1,000 or more, . . . . .	566	616,150 54
To the credit of women, both adult and minor, . . . . .	2,454	712,039 50
To the credit of guardians, . . . . .	16	8,253 16
To the credit of religious and charitable associations, . . . . .	27	9,445 14
In trust, . . . . .	43	26,729 03

Schedule A — Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Cleveland, Ohio, 7s, . . . . .	\$25,000	\$29,500 00	\$25,000 00
of Norwich, Ct., 4s, . . . . .	25,000	25,500 00	25,000 00
of Dayton, Ohio, 4s, . . . . .	20,000	20,450 00	20,000 00
of Providence, R. I., 5s, . . . . .	18,000	20,700 00	18,000 00
of Fall River, Mass., 6s, . . . . .	11,000	14,100 00	11,000 00
of Lowell, Mass., 4s, . . . . .	10,000	10,350 00	10,000 00
of Cambridge, Mass., 6s, . . . . .	5,000	5,500 00	5,000 00

*Schedule A — Concluded.*

	Par Value.	Estimated Market Value.	Amount Invested.
City of Bangor, Me., 6s, . . .	\$5,000	\$5,720 00	\$5,000 00*
of Portland, Me., 6s, . . .	5,000	6,350 00	5,000 00*
of Lynn, Mass., 6s, . . .	1,000	1,020 00	1,000 00
of New Bedford, Mass., 6s, .	1,000	1,150 00	1,000 00
Town of Plymouth, Mass., 4s, .	39,000	39,780 00	39,000 00
of Woonsocket, R. I., 4s, . .	30,000	30,750 00	30,000 00
of So. Adams, Mass., 6s, . .	3,000	3,300 00	3,000 00
	\$198,000	\$214,170 00	\$198,000 00

*Schedule B — Detailed Statement of Bank Stocks.*

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
265	Adams Nat'l Bank, No. Adams,	\$26,500	\$34,450 00	\$26,500 00
14	Lee Nat'l Bank, Lee, . . .	1,400	2,100 00	1,400 00
20	Berkshire N'l B'k, No. Adams,	2,000	2,000 00	2,000 00
50	Pittsfield Nat'l Bank, Pittsfield,	5,000	7,500 00	5,000 00
		\$34,900	\$46,050 00	\$34,900 00

*Railroad Bonds.*

	Par Value.	Estimated Market Value.	Amount Invested.
Fitchburg R.R. 4s, . . . . .	\$20,000	\$19,400 00	\$20,000 00

## COMMONWEALTH OF MASSACHUSETTS.

BERKSHIRE, ss., Nov. 15, 1887.

Personally appeared V. A. Whitaker, Treasurer of the North Adams Savings Bank, and made oath that the foregoing statement, by him subscribed, is a true and correct statement of all the resources and liabilities of said institution, and that the answers made by him to the foregoing interrogatories contain the whole truth in reference to the matters to which they relate, according to his best knowledge and belief.

Before me,

A. G. POTTER, *Justice of the Peace.*

BERKSHIRE, ss., Nov. 15, 1887.

Personally appeared A. C. Houghton, E. S. Wilkinson, A. W. Hodge, E. D. Whitaker, W. H. Gaylord, G. S. Rice and C. T. Sampson, being five or more of the trustees of said corporation, and severally made oath that they have made an examination of the affairs of the bank; that the books and records of said institution indicate the state of affairs as above attested by their treasurer; and that they believe said statement to be true.

Before me,

A. G. POTTER, *Justice of the Peace.*



## NORTH AVENUE SAVINGS BANK—CAMBRIDGE.

Incorporated 1872. Number of corporators, 32.

SAMUEL F. WOODBRIDGE, *President.*MILTON L. WALTON, *Treasurer.*GEORGE W. PARKE, *Clerk.*

Names of committee charged with the investment of its funds:

SAMUEL F. WOODBRIDGE,

JOHN J. HENDERSON,

NATHANIEL CARR,

CHARLES F. STRATTON.

HENRY C. RAND,

Open for business, Monday, Wednesday and Saturday, 9 A.M. to 1 P.M., also Saturday,  
6 to 8 P.M.

## STATEMENT.

ASSETS.		LIABILITIES.	
Public funds as per Schedule A,	\$4,936 01	Deposits, . . . .	\$184,146 28
Loans on public funds, . . .	450 00	Earnings undivided,	2,245 02
Bank stock as per Schedule B, .	1,350 00	Guaranty fund, . .	2,787 00
Loan on bank stock, . . . .	50 00		
Loan on railroad bonds, . . .	500 00		
Real estate by foreclosure, . .	2,591 87		
Loans on real estate, . . . .	111,505 00		
Loans on personal security, . .	60,600 00		
Deposits in banks, on interest, .	6,221 79		
Suspense account, . . . .	207 92		
Cash on hand, . . . .	715 68		
	<u>\$189,178 30</u>		<u>\$189,178 30</u>

Loans on Public Funds, amount on each:—

On \$300 United States 4s, . . . . .	\$300 00
On \$150 United States 4s, . . . . .	150 00

Loan on Bank Stock:—

On 3 shares Third National Bank, Springfield, . . . . .	\$50 00
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Loan on Railroad Bond:—

On \$1,000 New York & New England R.R. bond, . . . . .	* \$500 00
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Value (by books) of real estate, held by foreclosure or otherwise, . . .	\$2,591 87
Assessed value of the same, . . . . .	3,700 00
Net income received from same during year ending Oct. 31, 1887, . . .	175 75
Number of outstanding loans which are of an amount not exceeding \$3,000 each, . . . . .	61
Aggregate amount of the same, . . . . .	80,855 00

Cash on Deposit in Banks, amount in each:—

Howard National Bank, Boston, . . . . .	\$3,732 61
Faneuil Hall National Bank, Boston, . . . . .	2,489 18

\* This bank has been notified that this loan is illegal and must be corrected.

Whole amount of interest or profits received or earned during year ending

Oct. 31, 1887, . . . . .	\$8,417 46
Rate and amount of each semi-annual dividend for the year } 2 per cent., {	2,714 90
ending Oct. 31, 1887, . . . . . } 2 per cent., {	3,189 24

Times for the dividends fixed by the by-laws: January 10 and July 10.

Average annual per cent. of dividends for term ending at time of and including last extra dividend: 5.

Date of the last extra dividend: January 10, 1886.

Number and amount of deposits (not including dividends) received during the year ending Oct. 31, 1887, . . . . . 1,345 \$68,766 08

Number and amount of deposits of and exceeding \$300 at any one time during the year ending Oct. 31, 1887, . . . . . 47 26,152 45

Number and amount of withdrawals (including dividends) during the year ending Oct. 31, 1887, . . . . . 573 40,701 01

Number of accounts opened during the year ending Oct. 31, 1887, . 210

Number of accounts closed during the year ending Oct. 31, 1887, . 69

Amount of expenses of the corporation during the year ending Oct. 31, 1887, 944 47

Amount of treasurer's bond, . . . . . 5,000 00

Date of examination by commissioner: May 27.

*Total amount of Loans with each specified Rate of Interest, including Deposits in Banks on Interest.*

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$6,221 79	2½ per cent.	\$54,650 00	5½ per cent.	\$6,200 00	6½ per cent.
37,700 00	5 “	74,355 00	6 “	200 00	7 “

*Classification of Depositors' Accounts.*

	Number.	Amount.
Whole number, . . . . .	1,029	—
Of \$50 or less, . . . . .	533	\$6,654 27
Exceeding \$50 and not more than \$100, . . . . .	119	8,686 13
Exceeding \$100 and not more than \$200, . . . . .	111	14,971 89
Exceeding \$200 and not more than \$500, . . . . .	137	42,877 56
Exceeding \$500 and less than \$1,000, . . . . .	76	52,782 34
Of \$1,000 or more, . . . . .	53	58,174 09
To the credit of women, both adult and minor, . . . . .	465	86,163 10
To the credit of guardians, . . . . .	5	770 22
To the credit of religious and charitable associations, . . . . .	24	6,011 81
In trust, . . . . .	99	15,212 68

*Schedule A — Detailed Statement of Public Funds.*

	Par Value.	Estimated Market Value.	Amount Invested.
United States 4s, . . . . .	\$5,000	\$6,350 00	\$4,986 04

*Schedule B — Detailed Statement of Bank Stocks.*

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
15	First Nat'l Bank, Marlboro', .	\$1,500	\$1,500 00	\$1,350 00

## COMMONWEALTH OF MASSACHUSETTS.

MIDDLESEX, SS., Nov. 12, 1887.

Personally appeared Milton L. Walton, Treasurer of the North Avenue Savings Bank, and made oath that the foregoing statement, by him subscribed, is a true and correct statement of all the resources and liabilities of said institution, and that the answers made by him to the foregoing interrogatories contain the whole truth in reference to the matters to which they relate, according to his best knowledge and belief.

Before me,

GEO. W. PARKE, *Justice of the Peace.*

MIDDLESEX, SS., Nov. 12, 1887.

Personally appeared Samuel F. Woodbridge, Russell S. Edwards, Nathaniel Carr, Daniel Fobes and C. F. Stratton, being five or more of the trustees of said corporation, and severally made oath that they have made an examination of the affairs of the bank; that the books and records of said institution indicate the state of affairs as above attested by their treasurer; and that they believe said statement to be true.

Before me,

GEO. W. PARKE, *Justice of the Peace.*

## NORTH BROOKFIELD SAVINGS BANK—NORTH BROOKFIELD.

Incorporated 1854. Number of corporators, 28.

S. S. EDMANDS, *President.*BONUM NYE, *Clerk.*BONUM NYE, *Treasurer.*

Names of committee charged with the investment of its funds:

S. S. EDMANDS,

CHAS. E. JENKS,

L. P. DELAND,

WM. H. MONTAGUE.

Open for business every business day, 9 A.M. to 1 P.M., 2 to 4 P.M.

## STATEMENT.

ASSETS.		LIABILITIES.	
Public funds as per Schedule A,	\$87,500 00	Deposits, . . . .	\$519,427 02
Bank stock as per Schedule B, .	1,400 00	Earnings undivided,	4,311 05
Railroad bonds, . . . .	136,000 00	Guaranty fund, . .	19,579 24
Real estate by foreclosure, . .	6,713 11	Rent account, . . .	23 50
Loans on real estate, . . . .	307,752 00		
Deposits in banks, on interest, .	3,630 04		
Expense account, . . . .	38 75		
Furniture, . . . .	203 67		
Cash on hand, . . . .	103 24		
	<u>\$543,340 81</u>		<u>\$543,340 81</u>

Value (by books) of real estate, held by foreclosure or otherwise, . . .	\$6,713 11
Assessed value of the same, . . . . .	9,300 00
Net income received from same during year ending Oct. 31, 1887, . . .	23 50
Number of outstanding loans which are of an amount not exceeding \$3,000 each, . . . . .	199
Aggregate amount of the same, . . . . .	107,200 00

Cash on Deposit in Banks, amount in each:—

Maverick National Bank, Boston, . . . . .	\$2,333 48
First National Bank, Worcester, . . . . .	1,296 56

Whole amount of interest or profits received or earned during year ending

Oct. 31, 1887, . . . . .	\$31,422 60
Rate and amount of each semi-annual dividend for the year } 2 per cent., {	10,098 94
ending Oct. 31, 1887, . . . . . } 2 per cent., {	9,850 98

Times for the dividends fixed by the by-laws: January 1 and July 1.

Number and amount of deposits (not including dividends) received during the year ending Oct. 31, 1887, . . . . .	1,371	\$75,454 43
Number and amount of deposits of and exceeding \$300 at any one time during the year ending Oct. 31, 1887, . . . . .	45	20,042 33
Number and amount of withdrawals (including dividends) during the year ending Oct. 31, 1887, . . . . .	1,075	103,926 94
Number of accounts opened during the year ending Oct. 31, 1887, . . .	266	
Number of accounts closed during the year ending Oct. 31, 1887, . . .	231	
Amount of expenses of the corporation during the year ending Oct. 31, 1887,		1,172 70
Amount of treasurer's bond, . . . . .		14,000 00
Date of examination by commissioner: March 5.		



*Total amount of Loans with each specified Rate of Interest, including  
Deposits in Banks on Interest.*

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$2,333 48	2½ per cent.	\$1,296 56	3 per cent.	\$307,752 00	5½ per cent.

*Classification of Depositors' Accounts.*

	Number.	Amount.
Whole number, . . . . .	1,843	—
Of \$50 or less, . . . . .	658	\$11,728 22
Exceeding \$50 and not more than \$100, . . . . .	220	15,844 90
Exceeding \$100 and not more than \$200, . . . . .	244	34,785 03
Exceeding \$200 and not more than \$500, . . . . .	333	110,611 77
Exceeding \$500 and less than \$1,000, . . . . .	243	164,361 85
Of \$1,000 or more, . . . . .	145	182,095 25
To the credit of women, both adult and minor, . . . . .	894	250,992 69
To the credit of guardians, . . . . .	19	6,296 32
To the credit of religious and charitable associations, . . . . .	20	5,922 56
In trust, . . . . .	25	11,888 67

*Schedule A — Detailed Statement of Public Funds.*

	Par Value.	Estimated Market Value.	Amount Invested.
State of Maine 6s, . . . . .	\$17,000	\$17,722 50	\$17,000 00
Town of Woburn, Mass., 6s, . . . . .	12,000	12,960 00	12,000 00
City of Boston, Mass., 6s, . . . . .	16,000	18,205 00	16,000 00
of Providence, R. I., 6s, . . . . .	7,000	7,910 00	7,000 00
of Portsmouth, N. H., 6s, . . . . .	5,000	5,700 00	5,000 00*
State of New Hampshire 6s, . . . . .	1,500	1,820 00	1,500 00
City of Cambridge, Mass., 6s, . . . . .	2,000	2,190 00	2,000 00
of Salem, Mass., 5s, . . . . .	2,000	2,230 00	2,000 00
of Milwaukee, Wis., 7s, . . . . .	1,000	1,090 00	1,000 00
of So. Norwalk, Ct., 6s, . . . . .	5,000	5,550 00	5,000 00
of Springfield, Ohio, 5s, . . . . .	8,000	8,440 00	8,000 00*
of Cleveland, Ohio, 6s, . . . . .	7,000	7,880 00	7,000 00
of Cleveland, Ohio, 5s, . . . . .	1,000	1,090 00	1,000 00
of Cleveland, Ohio, 7s, . . . . .	3,000	3,495 00	3,000 00
	\$87,500	\$96,282 50	\$87,500 00

\* These were legal investments when made.

*Schedule B— Detailed Statement of Bank Stocks.*

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
10	Eliot Nat'l Bank, Boston, . . .	\$1,000	\$1,290 00	\$1,000 00
4	Ware Nat'l Bank, Ware, . . .	400	480 00	400 00
		\$1,400	\$1,770 00	\$1,400 00

*Railroad Bonds.*

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Albany R.R. 7s, . . .	\$24,000	\$26,540 00	\$24,000 00
Boston & Albany R.R. 6s, . . .	7,000	7,770 00	7,000 00
Eastern R.R. 6s, . . .	27,000	32,940 00	27,000 00*
Boston & Providence R.R. 7s, . . .	8,000	9,000 00	8,000 00
Boston & Maine R.R. 7s, . . .	31,000	35,040 00	31,000 00
Old Colony R.R. 6s, . . .	8,000	8,920 00	8,000 00
Old Colony R.R. 7s, . . .	2,000	2,280 00	2,000 00
Boston, Clinton, Fitchburg & New Bedford R.R. 5s, . . .	5,000	5,500 00	5,000 00
Boston & Lowell R.R. 7s, . . .	9,000	9,980 00	9,000 00
Conn. & Passumpsic Rivers R.R. 7s, . . .	10,000	11,000 00	10,000 00*
Boston, Winthrop & Shore R.R. 5s, . . .	5,000	5,350 00	5,000 00
	\$136,000	\$154,320 00	\$136,000 00

## COMMONWEALTH OF MASSACHUSETTS.

WORCESTER, SS., Nov. 21, 1887.

Personally appeared Bonum Nye, Treasurer of the North Brookfield Savings Bank, and made oath that the foregoing statement, by him subscribed, is a true and correct statement of all the resources and liabilities of said institution, and that the answers made by him to the foregoing interrogatories contain the whole truth in reference to the matters to which they relate, according to his best knowledge and belief

Before me,

CHAS. E. BATCHELLER, *Justice of the Peace.*

WORCESTER, SS., Nov. 21, 1887.

Personally appeared S. S. Edmands, L. P. DeLand, Chas. Duncan, E. D. Batcheller and W. H. Montague, being five or more of the trustees of said corporation, and severally made oath that they have made an examination of the affairs of the bank; that the books and records of said institution indicate the state of affairs as above attested by their treasurer; and that they believe said statement to be true.

Before me,

CHAS. E. BATCHELLER, *Justice of the Peace.*

\* These were legal investments when made.

## NORTH EASTON SAVINGS BANK — EASTON.

Incorporated Feb. 8, 1864. Number of corporators, 28.

FRED'K L. AMES, *President.*P. A. GIFFORD, *Treasurer.*P. A. GIFFORD, *Clerk.*

Names of committee charged with the investment of its funds :

FRED'K L. AMES,

W. K. GOWARD,

CYRUS LOTHROP,

GEO. K. DAVIS.

JOHN H. SWAIN,

Open for business every business day, 9 A.M. to 12 M., 1.30 to 3 P.M.

## STATEMENT.

ASSETS.		LIABILITIES.	
Public funds as per Schedule A,	\$79,960 00	Deposits, . . . . .	\$538,989 26
Bank stock as per Schedule B, .	108,789 26	Earnings undivided, .	4,737 17
Loan on bank stock, . . . . .	500 00	Guaranty fund, . . . . .	15,200 00
Railroad bonds, . . . . .	7,000 00		
Real estate by foreclosure, . . .	17,942 61		
Loans on real estate, . . . . .	272,877 00		
Loans on personal security, . . .	58,550 00		
Deposits in banks, not on in-			
terest, . . . . .	12,560 17		
Expense account, . . . . .	4 70		
Cash on hand, . . . . .	742 69		
	<u>\$558,926 43</u>		<u>\$558,926 43</u>

## Loan on Bank Stock : —

On 5 shares First National Bank, Easton, . . . . . \$500 00

Value (by books) of real estate, held by foreclosure or otherwise, . . . 17,942 61

Assessed value of the same, . . . . . 23,100 00

Number of outstanding loans which are of an amount not exceeding \$3,000 each, . . . . . 153

Aggregate amount of the same, . . . . . 161,877 00

## Cash on Deposit in Banks, amount in each : —

First National Bank, Easton, . . . . . \$12,508 13

National Bank of the Commonwealth, Boston, . . . . . 52 04

## Whole amount of interest or profits received or earned during year ending

Oct. 31, 1887, . . . . . \$26,081 29

Rate and amount of each semi-annual dividend for the year } 2 per cent., { 9,617 38  
ending Oct. 31, 1887, . . . . . } 2 per cent., { 10,039 31

Times for the dividends fixed by the by-laws: April 15 and October 15.

Average annual per cent. of dividends for term ending at time of and including last extra dividend:  $5\frac{5.8}{100}$ .

Date of the last extra dividend: April 15, 1884.

Number and amount of deposits (not including dividends) received

during the year ending Oct. 31, 1887, . . . . . 1,305 \$108,151 45

Number and amount of deposits of and exceeding \$300 at any one

time during the year ending Oct. 31, 1887, . . . . . 77 46,832 46

Number and amount of withdrawals (including dividends) during the

year ending Oct. 31, 1887, . . . . .	640	\$79,584 16
Number of accounts opened during the year ending Oct. 31, 1887, . . . . .	255	
Number of accounts closed during the year ending Oct. 31, 1887, . . . . .	139	
Amount of expenses of the corporation during the year ending Oct. 31, 1887, . . . . .		1,005 36
Amount of treasurer's bond, . . . . .		10,000 00
Date of examination by commissioner: July 26.		

*Total amount of Loans with each specified Rate of Interest.*

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$47,000 00	4 $\frac{3}{4}$ per cent.	\$176,277 00	6 per cent.	\$5,900 00	7 per cent.
75,850 00	5 " "	700 00	6 $\frac{1}{2}$ " "	1,400 00	7 $\frac{1}{2}$ " "
24,800 00	5 $\frac{1}{2}$ " "				

*Classification of Depositors' Accounts.*

	Number.	Amount.
Whole number, . . . . .	1,671	-
Of \$50 or less, . . . . .	529	\$9,474 61
Exceeding \$50 and not more than \$100, . . . . .	163	11,354 96
Exceeding \$100 and not more than \$200, . . . . .	202	28,301 64
Exceeding \$200 and not more than \$500, . . . . .	355	114,169 52
Exceeding \$500 and less than \$1,000, . . . . .	244	172,446 30
Of \$1,000 or more, . . . . .	178	203,242 23
To the credit of women, both adult and minor, . . . . .	713	237,918 52
To the credit of guardians, . . . . .	6	3,706 62
To the credit of religious and charitable associations, . . . . .	21	5,748 14
In trust, . . . . .	150	41,748 35

*Schedule A — Detailed Statement of Public Funds.*

	Par Value.	Estimated Market Value.	Amount Invested.
City of Bath, Me., 6s, . . . . .	\$2,000	\$2,000 00	\$2,000 00*
of Bangor, Me., 6s, . . . . .	8,000	8,000 00	6,960 00*
of Dayton, Ohio, 4s, . . . . .	6,000	6,000 00	6,000 00
of Columbus, Ohio, 4s, . . . . .	6,000	6,000 00	6,000 00
Town of Randolph, Mass., 4s, . . . . .	15,000	15,000 00	15,000 00
of Marlborough, Mass., 4s, . . . . .	1,000	1,000 00	1,000 00
of Beverly, Mass., 4s, . . . . .	15,000	15,000 00	15,000 00
of Montague, Mass., 4s, . . . . .	10,000	10,000 00	10,000 00
of Greenfield, Mass., 4s, . . . . .	10,000	10,000 00	10,000 00
of Stoughton, Mass., 4s, . . . . .	8,000	8,000 00	8,000 00
	\$81,000	\$81,000 00	\$79,960 00

\* These were legal investments when made.



*Schedule B—Detailed Statement of Bank Stocks.*

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
30	Traders' Nat'l Bank, Boston, .	\$3,000	\$2,827 50	\$2,880 00
25	Shoe & Leather N'l B'k, Boston, .	2,500	2,525 00	2,375 00
25	Tremont Nat'l Bank, Boston, .	2,500	2,500 00	2,700 00
25	Market Nat'l Bank, Boston, .	2,500	2,293 75	2,300 00
20	Nat'l Eagle Bank, Boston, .	2,000	2,000 00	2,180 00
25	New England N'l B'k, Boston, .	2,500	3,650 00	3,325 00
57	Nat'l Revere Bank, Boston, .	5,700	7,125 00	6,726 00
78	Everett Nat'l Bank, Boston, .	7,800	7,566 00	8,658 00
50	Shawmut Nat'l Bank, Boston, .	5,000	6,262 50	5,800 00
25	Hamilton Nat'l Bank, Boston, .	2,500	2,322 50	2,950 00
90	North Nat'l Bank, Boston, .	9,000	11,790 00	10,485 00
25	Atlas Nat'l Bank, Boston, .	2,500	2,887 50	2,878 13
25	Atlantic Nat'l Bank, Boston, .	2,500	3,337 50	3,750 00
25	State Nat'l Bank, Boston, .	2,500	2,906 25	2,693 75
25	Nat'l City Bank, Boston, .	2,500	2,656 25	2,765 63
25	Manufacturers' N'l B'k, Boston, .	2,500	2,362 50	2,375 00
50	N'l Hide & Leather B'k, Boston, .	5,000	5,725 00	5,500 00
38	N'l B'k of Redemption, Boston, .	3,800	4,835 50	4,789 00
38	Bristol Co. N'l Bank, Taunton, .	3,800	5,700 00	4,560 00
7	Taunton Nat'l Bank, Taunton, .	700	1,050 00	920 50
75	Neponset Nat'l Bank, Canton, .	7,500	9,750 00	8,100 00
100	First Nat'l Bank, Easton, .	10,000	13,500 00	10,500 00
66	Lynn Nat'l Bank, Lynn, .	6,600	11,220 00	9,578 25
		\$94,900	\$116,792 75	\$108,789 26

*Railroad Bonds.*

	Par Value.	Estimated Market Value.	Amount Invested
Boston & Lowell R.R. 4s, . . .	\$6,000	\$6,000 00	\$6,000 00
Old Colony R.R. 4½s, . . .	1,000	1,020 00	1,000 00
	\$7,000	\$7,020 00	\$7,000 00

## COMMONWEALTH OF MASSACHUSETTS.

BRISTOL, ss., Nov. 19, 1887.

Personally appeared P. A. Gifford, Treasurer of the North Easton Savings Bank, and made oath that the foregoing statement, by him subscribed, is a true and correct statement of all the resources and liabilities of said institution, and that the answers made by him to the foregoing interrogatories contain the whole truth in reference to the matters to which they relate, according to his best knowledge and belief.

Before me,

GEO. W. KENNEDY, *Justice of the Peace.*

## COMMONWEALTH OF MASSACHUSETTS.

BRISTOL, ss.

NORTH EASTON, Nov. 23, 1887.

Personally appeared John H. Swain, W. K. Goward, Cyrus Lothrop, Wm. J. Twohig and Geo. K. Davis, being five or more of the trustees of said corporation, and severally made oath that they have made an examination of the affairs of the bank; that the books and records of said institution indicate the state of affairs as above attested by their treasurer; and that they believe said statement to be true.

Before me,

GEO. W. KENNEDY, *Justice of the Peace.*

SUFFOLK, ss.

Personally appeared on this fourth day of January, A.D. 1888, Fred'k L. Ames, and made oath that the foregoing statement, by him subscribed, is true and correct, to the best of his knowledge, information and belief.

Before me,

JAMES G. HARRIS, *Justice of the Peace.*

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## NORTH END SAVINGS BANK—BOSTON.

Incorporated Feb. 17, 1870. Number of corporators, 25.

THOMAS L. JENKS, *President.*HERBERT C. WELLS, *Treasurer.*WM. C. WILLIAMSON, *Clerk.*

Names of committee charged with the investment of its funds :

THOMAS L. JENKS,  
CLINTON VILES,  
INCREASE E. NOYES,  
NATHANIEL J. RUST,

WM. A. HOLMES,  
WM. ROBINSON,  
WM. G. SHILLABER,  
FRED. B. TAYLOR.

Open for business every business day, 9 A.M. to 2 P.M.; also Saturday, 6 to 8 P.M.

## STATEMENT.

ASSETS.		LIABILITIES.	
Bank stock as per Schedule, . . .	\$115,429 14	Deposits, . . . . .	\$610,169 84
Loans on bank stock, . . . . .	10,625 00	Earnings undivided, . . . . .	9,499 28
Railroad bonds, . . . . .	24,492 50	Guaranty fund, . . . . .	13,800 00
Loans on real estate, . . . . .	400,725 75		
Loans on personal security, . . . . .	39,911 00		
Loans to counties, cities or towns (notes), . . . . .	7,500 00		
Deposits in banks, on interest, . . . . .	31,000 00		
Expense account, . . . . .	1,278 39		
Vault, furniture, etc., . . . . .	1,000 00		
Cash on hand, . . . . .	1,507 34		
	<hr/>		<hr/>
	\$633,469 12		\$633,469 12

Loans on Bank Stock, amount on each :—

On 10 shares Windham County National Bank, Brooklyn, Ct., . . . . .	\$800 00
On 25 shares Continental National Bank, Boston, . . . . .	2,500 00
On 107 shares Old Boston National Bank, Boston, . . . . .	6,225 00
On 8 shares Metropolitan National Bank, Boston, . . . . .	
On 5 shares National Eagle Bank, Boston, . . . . .	
On 3 shares Central National Bank, Boston, . . . . .	1,100 00
On 2 shares Freeman's National Bank, Boston, . . . . .	
On 2 shares Boylston National Bank, Boston, . . . . .	
On 2 shares Atlas National Bank, Boston, . . . . .	
On 2 shares Third National Bank, Boston, . . . . .	
On 1 share Suffolk National Bank, Boston, . . . . .	

Number of outstanding loans which are of an amount not exceeding \$3,000 each, . . . . . 128

Aggregate amount of the same, . . . . . \$182,336 75

Cash on Deposit in Banks, amount in each:—

Metropolitan National Bank, Boston, . . . . .	\$30,000 00
National Security Bank, Boston, . . . . .	1,000 00

Whole amount of interest or profits received or earned during year ending

Oct. 31, 1887, . . . . .	\$31,418 49
Rate and amount of each semi-annual dividend for the year } 2 per cent., {	10,112 81
ending Oct. 31, 1887, . . . . . } 2 per cent., {	10,780 94

Times for the dividends fixed by the by-laws: January 1 and July 1.

Number and amount of deposits (not including dividends) received during the year ending Oct. 31, 1887, . . . . .	3,263	\$271,166 73
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Number and amount of deposits of and exceeding \$300 at any one time during the year ending Oct. 31, 1887, . . . . .	237	135,421 48
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Number and amount of withdrawals (including dividends) during the year ending Oct. 31, 1887, . . . . .	2,111	223,031 83
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Number of accounts opened during the year ending Oct. 31, 1887, . . . . .	614
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Number of accounts closed during the year ending Oct. 31, 1887, . . . . .	180
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Amount of expenses of the corporation during the year ending Oct. 31, 1887, . . . . .	4,951 75
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Amount of treasurer's bond, . . . . .	10,000 00
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Date of examination by commissioner: January 18.

*Total amount of Loans with each specified Rate of Interest, including Deposits in Banks on Interest.*

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$1,000 00	3 per cent.	\$61,250 00	5½ per cent.	\$900 00	7½ per cent.
7,500 00	3 9/10 "	128,924 00	6 "	2,700 00	7 1/2 "
30,000 00	4 "	300 00	6½ "	11,300 00	8 "
229,800 00	5 "	16,087 75	7 "		

*Classification of Depositors' Accounts.*

	Number.	Amount.
Whole number, . . . . .	2,247	—
Of \$50 or less, . . . . .	998	\$9,260 64
Exceeding \$50 and not more than \$100, . . . . .	199	14,681 52
Exceeding \$100 and not more than \$200, . . . . .	227	31,219 90
Exceeding \$200 and not more than \$500, . . . . .	336	113,462 92
Exceeding \$500 and less than \$1,000, . . . . .	246	170,776 94
Of \$1,000 or more, . . . . .	241	270,767 92
To the credit of women, both adult and minor, . . . . .	522	143,408 10
To the credit of guardians, . . . . .	15	6,750 32
To the credit of religious and charitable associations, . . . . .	30	11,027 93
In trust, . . . . .	356	99,374 20



*Detailed Statement of Bank Stocks.*

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
54	Atlas Nat'l Bank, Boston, .	\$5,400	\$6,264 00	\$6,287 50
24	Boston Nat'l Bank, Boston, .	2,400	2,856 00	2,892 50
66	Nat'l City Bank, Boston, .	6,600	7,144 50	7,394 62
50	First Nat'l Bank, Chelsea, .	5,000	6,650 00	5,767 42
25	N'l Bank of Commerce, Boston,	2,500	3,037 50	3,111 87
5	Nat'l Bank of the Common- wealth, Boston, . . . .	500	685 00	660 00
85	Nat'l Eagle Bank, Boston, .	8,500	8,925 00	9,577 25
38	Eliot Nat'l Bank, Boston, .	3,800	4,940 00	4,504 37
20	Everett Nat'l Bank, Boston, .	2,000	1,885 00	2,000 00
2	Faneuil Hall Nat'l B'k, Boston,	200	278 50	270 50
20	First Nat'l Bank, Boston, .	2,000	4,435 00	3,970 00
44	Freeman's Nat'l Bank, Boston,	4,400	4,070 00	4,411 00
25	Globe Nat'l Bank, Boston, .	2,500	2,312 50	2,502 25
10	N'l Hide & Leather B'k, Boston,	1,000	1,145 00	1,197 50
24	Howard Nat'l Bank, Boston, .	2,400	2,568 00	2,775 00
88	Market Nat'l Bank, Boston, .	8,800	8,074 00	8,994 24
8	Massachusetts N'l B'k, Boston,	2,000	2,050 00	2,011 25
14	Merchants' Nat'l Bank, Boston,	1,400	1,961 75	2,040 50
45	Metropolitan N'l Bank, Boston,	4,500	5,152 50	5,210 00
11	New England N'l B'k, Boston,	1,100	1,614 25	1,614 25
52	North Nat'l Bank, Boston, .	5,200	6,867 00	7,030 50
5	Old Boston Nat'l Bank, Boston,	250	283 75	305 62
4	N'l B'k of Redemption, Boston,	400	509 00	501 00
34	Nat'l Revere Bank, Boston, .	3,400	4,250 00	4,390 12
25	Second Nat'l Bank, Boston, .	2,500	3,750 00	4,005 50
37	Shawmut Nat'l Bank, Boston, .	3,700	4,634 25	4,517 50
46	Shoe & Leather N'l B'k, Boston,	4,600	4,646 00	5,805 00
10	State Nat'l Bank, Boston, .	1,000	1,157 50	1,237 50
18	Suffolk Nat'l Bank, Boston, .	1,800	2,065 50	2,137 25
25	Traders' Nat'l Bank, Boston, .	2,500	2,362 50	3,237 76
5	Third Nat'l Bank, Boston, .	500	502 50	544 37
26	Tremont Nat'l Bank, Boston, .	2,600	2,626 00	3,360 25
6	Nat'l Union Bank, Boston, .	600	870 00	847 50
3	Nat'l Webster Bank, Boston, .	300	310 13	317 25
		\$96,350	\$110,882 63	\$115,429 14

*Railroad Bonds.*

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Maine R.R. 7s, . . .	\$20,000	\$22,600 00	\$20,212 50
Maine Central R.R. 5s, . . .	4,000	4,160 00	4,280 00*
	\$24,000	\$26,760 00	\$24,492 50

\* This bank has been notified that this investment is illegal and the bonds must be disposed of.

## COMMONWEALTH OF MASSACHUSETTS.

SUFFOLK, ss., Nov. 16, 1887.

Personally appeared Herbert C. Wells, Treasurer of the North End Savings Bank, and made oath that the foregoing statement, by him subscribed, is a true and correct statement of all the resources and liabilities of said institution, and that the answers made by him to the foregoing interrogatories contain the whole truth in reference to the matters to which they relate, according to his best knowledge and belief.

Before me,

WM. C. WILLIAMSON, *Justice of the Peace.*

SUFFOLK, ss., Nov. 16, 1887.

Personally appeared Clinton Viles, Increase E. Noyes, William Robinson, William G. Shillaber and Thomas L. Jenks, being five or more of the trustees of said corporation, and severally made oath that they have made an examination of the affairs of the bank; that the books and records of said institution indicate the state of affairs as above attested by their treasurer; and that they believe said statement to be true.

Before me,

WM. C. WILLIAMSON, *Justice of the Peace.*

NORTH MIDDLESEX SAVINGS BANK — AYER.

Incorporated March 11, 1885. Number of corporators, 26.

BENJ. H. HARTWELL, *President.* H. E. SPAULDING, *Treasurer.*  
JAMES R. GRAY, *Clerk.*

Names of committee charged with the investment of its funds :

BENJ. H. HARTWELL, ALFRED PAGE,  
ANDREW ATWOOD, E. C. WILLARD.  
L. J. SPAULDING,

Open for business every business day, 9 to 11 A.M., 12.30 to 4 P.M.

STATEMENT.

ASSETS.		LIABILITIES.	
Loans on bank stock, . . .	\$2,000 00	Deposits, . . .	\$79,099 53
Loans on real estate, . . .	54,736 00	Guaranty fund, . . .	250 00
Loans on personal security, . .	18,900 00		
Loans to counties, cities or towns (notes), . . . . .	2,500 00		
Deposit in bank, on interest, . .	1,000 00		
Deposit in bank, not on interest, .	97 99		
Expense account, . . . . .	12 90		
Interest account, . . . . .	102 64		
	\$79,349 53		\$79,349 53

Loans on Bank Stock, amount on each : —  
On 10 shares First National Bank, Winchendon, . . . . . \$1,000 00  
On 13 shares First National Bank, Ayer, . . . . . 1,000 00  
  
Number of outstanding loans which are of an amount not exceeding \$3,000 each, . . . . . 40  
Aggregate amount of the same, . . . . . \$47,842 40  
  
Cash on Deposit in Bank : —  
First National Bank, Ayer, . . . . . \$1,097 99  
  
Whole amount of interest or profits received or earned during year ending Oct. 31, 1887, . . . . . \$2,792 88  
Rate and amount of each semi-annual dividend for the year } 2 per cent., { 907 20  
ending Oct. 31, 1887, . . . . . } 2 per cent., { 1,203 77  
Times for the dividends fixed by the by-laws: January 5 and July 5.  
Number and amount of deposits (not including dividends) received during the year ending Oct. 31, 1887, . . . . . 749 \$52,264 81  
Number and amount of deposits of and exceeding \$300 at any one time during the year ending Oct. 31, 1887, . . . . . 36 17,782 54  
Number and amount of withdrawals (including dividends) during the year ending Oct. 31, 1887, . . . . . 324 30,614 98  
Number of accounts opened during the year ending Oct. 31, 1887, . . . 260  
Number of accounts closed during the year ending Oct. 31, 1887, . . . 97  
Amount of expenses of the corporation during the year ending Oct. 31, 1887, . . . . . 403 75  
Amount of treasurer's bond, . . . . . 10,000 00  
Date of examination by commissioner: August 4.

*Total amount of Loans with each specified Rate of Interest, including Deposits in Banks on Interest.*

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$1,000 00	2 per cent.	\$16,450 00	5½ per cent.	\$22,436 00	6 per cent.
39,250 00	5 "				

*Classification of Depositors' Accounts.*

	Number.	Amount.
Whole number, . . . . .	519	-
Of \$50 or less, . . . . .	211	\$3,740 33
Exceeding \$50 and not more than \$100, . . . . .	88	6,217 88
Exceeding \$100 and not more than \$200, . . . . .	97	13,622 71
Exceeding \$200 and not more than \$500, . . . . .	82	25,676 25
Exceeding \$500 and less than \$1,000, . . . . .	32	20,454 42
Of \$1,000 or more, . . . . .	9	9,387 94
To the credit of women, both adult and minor, . . . . .	225	29,873 87
To the credit of guardians, . . . . .	9	1,394 13
To the credit of religious and charitable associations, . . . . .	2	252 00
In trust, . . . . .	29	5,540 94

COMMONWEALTH OF MASSACHUSETTS.

MIDDLESEX, ss.

AYER, Nov. 15, 1887.

Personally appeared H. E. Spaulding, Treasurer of the North Middlesex Savings Bank, and made oath that the foregoing statement, by him subscribed, is a true and correct statement of all the resources and liabilities of said institution, and that the answers made by him to the foregoing interrogatories contain the whole truth in reference to the matters to which they relate, according to his best knowledge and belief.

Before me,

WARREN H. ATWOOD, *Justice of the Peace.*

MIDDLESEX, ss.

AYER, Nov. 17, 1887.

Personally appeared Andrew Atwood, Levi Wallace, Daniel W. Fletcher, Benj. H. Hartwell and Geo. G. Osgood, being five or more of the trustees of said corporation, and severally made oath that they have made an examination of the affairs of the bank; that the books and records of said institution indicate the state of affairs as above attested by their treasurer; and that they believe said statement to be true.

Before me,

WARREN H. ATWOOD, *Justice of the Peace.*



## ORANGE SAVINGS BANK—ORANGE.

Incorporated 1871. Number of corporators, 118.

JOHN W. WHEELER, *President.*WARREN M. KING, *Treasurer.*WARREN M. KING, *Clerk.*

Names of committee charged with the investment of its funds :

GEO. A. WHIPPLE,

W. S. BALLOU,

R. D. CHASE,

F. L. WATERS.

T. E. BRIDGE,

Open for business every business day, 9 A.M. to 4 P.M.

## STATEMENT.

ASSETS.		LIABILITIES.	
Public funds as per Schedule A,	\$30,800 00	Deposits, . . . . .	\$179,512 78
Bank stock as per Schedule B, .	40,460 00	Earnings undivided,	4,729 68
Loan on bank stock, . . . . .	1,700 00	Guaranty fund, . . . . .	9,200 00
Railroad bonds, . . . . .	41,920 00		
Loans on real estate, . . . . .	254,508 70		
Loans on personal security, . .	101,140 00		
Loans to counties, cities or towns			
(notes), . . . . .	6 500 00		
Deposit in bank, on interest, .	16,180 14		
Expense account, . . . . .	233 62		
	<u>\$493,442 46</u>		<u>\$493,412 46</u>

## Loan on Bank Stock :—

On 19 shares Orange National Bank, Orange, . . . . . \$1,700 00

Number of outstanding loans which are of an amount not exceeding

\$3,000 each, . . . . . 197

Aggregate amount of the same, . . . . . 154,548 70

## Cash on Deposit in Bank :—

Orange National Bank, Orange, . . . . . \$16,180 14

Whole amount of interest or profits received or earned during year ending

Oct. 31, 1887, . . . . . \$22,801 02

Rate and amount of each semi-annual dividend for the year	} 2 per cent., {	8,499 26
ending Oct. 31, 1887, . . . . .		8,617 31

Times for the dividends fixed by the by-laws: February 1 and August 1.

Number and amount of deposits (not including dividends) received

during the year ending Oct. 31, 1887, . . . . . 1,972 \$112,540 63

Number and amount of deposits of and exceeding \$300 at any one

time during the year ending Oct. 31, 1887, . . . . . 97 47,326 91

Number and amount of withdrawals (including dividends) during

the year ending Oct. 31, 1887, . . . . . 1,133 95,991 84

Number of accounts opened during the year ending Oct. 31, 1887, . . . . . 395

Number of accounts closed during the year ending Oct. 31, 1887, . . . . . 243

Amount of expenses of the corporation during the year ending Oct. 31, 1887, . . . . . 1,010 46

Amount of treasurer's bond, . . . . . 20,000 00

Date of examination by commissioner: October 5.

Total amount of Loans with each specified Rate of Interest, including Deposits in Banks on Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$16,180 14 6,500 00	2 per cent. 4½ “	\$311,815 00 15,000 00	5 per cent. 5½ “	\$30,533 70	6 per cent.

Classification of Depositors' Accounts.

	Number.	Amount.
Whole number, . . . . .	2,163	-
Of \$50 or less, . . . . .	939	\$14,199 86
Exceeding \$50 and not more than \$100, . . . . .	250	17,865 41
Exceeding \$100 and not more than \$200, . . . . .	257	35,840 54
Exceeding \$200 and not more than \$500, . . . . .	360	120,125 07
Exceeding \$500 and less than \$1,000, . . . . .	257	171,469 28
Of \$1,000 or more, . . . . .	100	120,012 62
To the credit of women, both adult and minor, . . . . .	903	177,945 42
To the credit of guardians, . . . . .	20	5,541 61
To the credit of religious and charitable associations, . . . . .	24	6,304 25
In trust, . . . . .	25	5,066 17

Schedule A—Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Manchester, N. H., 4s, . . . . .	\$15,000	\$15,300 00	\$15,000 00
of Gardiner, Me., 4s, . . . . .	6,000	6,000 00	6,000 00
of Lynn, Mass., 6s, . . . . .	3,000	3,450 00	3,300 00
of Auburn, Me., 6s, . . . . .	1,100	1,122 00	1,100 00
of Brockton, Mass., 5s, . . . . .	5,000	5,650 00	5,400 00
	\$30,100	\$31,522 00	\$30,800 00

Schedule B—Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
10	First Nat'l Bank, Springfield, . . . . .	\$1,000	\$1,550 00	\$1,470 00
10	Third Nat'l Bank, Springfield, . . . . .	1,000	1,750 00	1,750 00
3	Union Market N'l B'k, Water- town, . . . . .	300	417 00	360 00
4	First Nat'l Bank, Chelsea, . . . . .	400	548 00	460 00
15	Atlas Nat'l Bank, Boston, . . . . .	1,500	1,755 00	1,755 00
5	Boylston Nat'l Bank, Boston, . . . . .	500	650 00	580 00

*Schedule B—Concluded.*

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
3	Central Nat'l Bank, Boston, .	\$300	\$390 00	\$200 00
65	Eliot Nat'l Bank, Boston, .	6,500	8,385 00	7,781 00
4	Everett Nat'l Bank, Boston, .	400	400 00	400 00
20	First Ward Nat'l Bank, Boston,	2,000	2,600 00	1,882 00
5	N'l Hide & Leather B'k, Boston,	500	580 00	570 00
20	Manufacturers' N'l B'k, Boston,	2,000	2,000 00	2,000 00
10	North Nat'l Bank, Boston, .	1,000	1,320 00	1,220 00
11	N'l B'k of No. America, Boston,	1,100	1,155 00	1,122 00
30	Tremont Nat'l Bank, Boston, .	3,000	3,060 00	3,060 00
25	Nat'l Webster Bank, Boston, .	2,500	2,575 00	2,550 00
33	Franklin Co. N'l Bank, Green- field, . . . . .	3,300	3,300 00	3,300 00
100	Orange Nat'l Bank, Orange, .	10,000	13,000 00	10,000 00
		\$37,300	\$45,435 00	\$40,460 00

*Railroad Bonds.*

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Albany R.R. 6s, . . .	\$10,000	\$11,200 00	\$11,200 00
Old Colony R.R. 6s, . . . . .	1,000	1,130 00	1,100 00
Conn. & Passumpsic Rivers R.R. 7s,	10,000	10,900 00	10,900 00*
Fitchburg R.R. 5s, . . . . .	18,000	18,720 00	18,720 00
	\$39,000	\$41,950 00	\$41,920 00

## COMMONWEALTH OF MASSACHUSETTS.

FRANKLIN, ss.

ORANGE, Nov. 14, 1887.

Personally appeared Warren M. King, Treasurer of the Orange Savings Bank, and made oath that the foregoing statement, by him subscribed, is a true and correct statement of all the resources and liabilities of said institution, and that the answers made by him to the foregoing interrogatories contain the whole truth in reference to the matters to which they relate, according to his best knowledge and belief.

Before me,

EDWARD C. FOWLER, *Justice of the Peace.*

FRANKLIN, ss.

ORANGE, Nov. 14, 1887.

Personally appeared John W. Wheeler, Geo. A. Whipple, Charles A. Towne, W. S. Ballou and A. J. Fisher, being five or more of the trustees of said corporation, and severally made oath that they have made an examination of the affairs of the bank; that the books and records of said institution indicate the state of affairs as above attested by their treasurer; and that they believe said statement to be true.

Before me,

EDWARD C. FOWLER, *Justice of the Peace.*

\* This was a legal investment when made.

PALMER SAVINGS BANK — PALMER.

Incorporated 1870. Number of corporators, 40.

C. L. GARDNER, *President.*

S. S. TAFT, *Clerk.*

L. E. MOORE, *Treasurer.*

Names of committee charged with the investment of its funds :

ENOS CALKINS,  
HENRY G. LOOMIS,  
C. L. GARDNER,

T. D. POTTER,  
GEORGE MOORES.

Open for business every business day, 9 A.M. to 12 M., and 1 to 3 P.M.

STATEMENT.

ASSETS.		LIABILITIES.	
Public funds as per Schedule A,	\$39,700 00	Deposits, . . . . .	\$897,909 33
Bank stock as per Schedule B, .	57,935 00	Earnings undivided, . . . . .	5,907 21
Loans on bank stock, . . . . .	10,400 00	Guaranty fund, . . . . .	17,100 00
Railroad bonds, . . . . .	72,000 00		
Real estate (for banking purposes), . . . . .	18,100 00		
Loans on real estate, . . . . .	464,907 60		
Loans on personal security, . . . . .	215,584 77		
Loans to counties, cities or towns (notes), . . . . .	5,142 88		
Deposit in bank, on interest, . . . . .	32,682 41		
Expense account, . . . . .	1,224 59		
Loans on depositors' books, . . . . .	685 00		
Cash on hand, . . . . .	2,554 29		
	\$920,916 54		\$920,916 54

Loans on Bank Stock, amount on each : —

On 56 shares Palmer National Bank, Palmer, . . . . .	\$5,400 00
On 55 shares Stafford National Bank, Stafford, Ct., . . . . .	5,000 00

Invested in real estate (for banking purposes), . . . . .	\$18,100 00
Estimated value of the same, . . . . .	18,100 00
Assessed value of the same, . . . . .	9,900 00
Net income received from same during year ending Oct 31, 1887, . . . . .	697 03
Number of outstanding loans which are of an amount not exceeding \$3,000 each, . . . . .	350
Aggregate amount of the same, . . . . .	359,043 35

Cash on Deposit in Bank : —

Palmer National Bank, Palmer, . . . . .	\$32,682 41
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Whole amount of interest or profits received or earned during year ending Oct. 31, 1887, . . . . .	\$45,732 67
Rate and amount of each semi-annual dividend for the year ending Oct. 31, 1887, . . . . .	2 per cent., { 15,506 08 2 per cent., { 16,398 05
Times for the dividends fixed by the by-laws : January 1 and July 1.	



Number and amount of deposits (not including dividends) received during the year ending Oct. 31, 1887, . . . . .	2,379	\$228,867 02
Number and amount of deposits of and exceeding \$300 at any one time during the year ending Oct. 31, 1887, . . . . .	175	120,406 16
Number and amount of withdrawals (including dividends) during the year ending Oct. 31, 1887, . . . . .	1,416	170,409 68
Number of accounts opened during the year ending Oct. 31, 1887, . . . . .	616	
Number of accounts closed during the year ending Oct. 31, 1887, . . . . .	399	
Amount of expenses of the corporation during the year ending Oct. 31, 1887, . . . . .		2 485 35
Amount of treasurer's bond, . . . . .		20,000 00
Date of examination by commissioner: February 28.		

*Total amount of Loans with each specified Rate of Interest, including Deposits in Banks on Interest.*

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$32,682 41	2½ per cent.	\$52,523 04	5½ per cent.	\$2,655 00	6½ per cent.
31,470 00	4 “	279,977 83	6 “	21,050 00	7 “
309,044 38	5 “				

*Classification of Depositors' Accounts.*

	Number.	Amount.
Whole number, . . . . .	2,617	—
Of \$50 or less, . . . . .	811	\$14,379 82
Exceeding \$50 and not more than \$100, . . . . .	267	19,446 68
Exceeding \$100 and not more than \$200, . . . . .	352	49,102 85
Exceeding \$200 and not more than \$500, . . . . .	501	165,150 61
Exceeding \$500 and less than \$1,000, . . . . .	395	292,810 80
Of \$1,000 or more, . . . . .	291	357,018 57
To the credit of women, both adult and minor, . . . . .	1,188	340,137 18
To the credit of guardians, . . . . .	17	8,216 06
To the credit of religious and charitable associations, . . . . .	33	18,517 24
In trust, . . . . .	113	66,305 80

*Schedule A—Detailed Statement of Public Funds.*

	Par Value.	Estimated Market Value.	Amount Invested.
City of Lynn, Mass., 3½s, . . . . .	\$10,000	\$9,600 00	\$10,000 00
of Bridgport, Ct., 3½s, . . . . .	20,000	19,200 00	20,000 00
County of Hampden, Mass, 3s, . . . . .	10,000	9,500 00	9,700 00
	\$40,000	\$38,300 00	\$39,700 00

*Schedule B—Detailed Statement of Bank Stocks.*

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
50	Eliot Nat'l Bank, Boston, .	\$5,000	\$6,400 00	\$6,250 00
25	State Nat'l Bank, Boston, .	2,500	2,925 00	2,925 00
20	Suffolk Nat'l Bank, Boston, .	2,000	2,290 00	2,200 00
23	N'l Bank of Commerce, Boston,	2,300	2,829 00	2,835 00
10	N'l B'k of No. America, Boston,	1,000	1,050 00	1,000 00
50	Chapin N'l Bank, Springfield, .	5,000	6,750 00	6,350 00
51	Agawam N'l Bank, Springfield,	5,100	6,375 00	6,375 00
33	Monson Nat'l Bank, Monson, .	3,300	4,620 00	4,125 00
10	Brockton N'l Bank, Brockton, .	1,000	1,120 00	1,000 00
7	Ware Nat'l Bank, Ware, .	700	875 00	875 00
220	Palmer Nat'l Bank, Palmer, .	22,000	26,400 00	24,000 00
		\$49,900	\$61,634 00	\$57,935 00

*Railroad Bonds.*

	Par Value.	Estimated Market Value.	Amount Invested.
Fitchburg R.R. 4s, . . . . .	\$20,000	\$20,000 00	\$20,400 00
Eastern R.R. 6s, . . . . .	10,000	12,200 00	10,000 00*
Boston & Albany R.R. 7s, . . .	20,000	22,200 00	22,700 00
Boston & Maine R.R. 4s, . . .	18,000	18,360 00	18,900 00
	\$68,000	\$72,760 00	\$72,000 00

## COMMONWEALTH OF MASSACHUSETTS.

HAMPDEN, ss., Nov. 15, 1887.

Personally appeared L. E. Moore, Treasurer of the Palmer Savings Bank, and made oath that the foregoing statement, by him subscribed, is a true and correct statement of all the resources and liabilities of said institution, and that the answers made by him to the foregoing interrogatories contain the whole truth in reference to the matters to which they relate, according to his best knowledge and belief.

Before me,

WM. W. LEACH, *Justice of the Peace.*

HAMPDEN, ss., Nov. 14, 1887.

Personally appeared C. L. Gardner, George Moores, Enos Calkins, H. G. Loomis and Chas. B. Fisk, being five or more of the trustees of said corporation, and severally made oath that they have made an examination of the affairs of the bank; that the books and records of said institution indicate the state of affairs as above attested by their treasurer; and that they believe said statement to be true.

Before me,

WM. W. LEACH, *Justice of the Peace.*

\* This was a legal investment when made.

PEOPLE'S SAVINGS BANK—HOLYOKE.

Incorporated 1885. Number of corporators, 39.

WM. SKINNER, *President.* F. H. CHAMBERLIN, *Treasurer.*  
JOHN J. REARDON, *Clerk.*

Names of committee charged with the investment of its funds :

WILLIAM SKINNER,           ANDERSON ALLYN,  
JAMES H. NEWTON,         JOHN TILLEY.  
JAMES RAMAGE,

Open for business every business day, 9 A.M. to 4 P.M., and Saturday evening, 7 to 8.

STATEMENT.

ASSETS.		LIABILITIES.	
Loans on bank stock, . . .	\$4,475 00	Deposits, . . .	\$149,792 37
Loans on real estate, . . .	99,900 00	Earnings undivided, . . .	1,817 95
Loans on personal security, . . .	39,285 26	Guaranty fund, . . .	391 04
Deposit in bank, on interest, . . .	5,123 88		
Cash on hand, . . .	3,217 22		
	\$152,001 36		\$152,001 36

Loans on Bank Stocks, amount on each :—

On 30 shares Home National Bank, Holyoke, . . . . . \$2,475 00  
On 24 shares Franklin County National Bank, Greenfield, . . . . . 2,000 00

Number of outstanding loans which are of an amount not exceeding  
\$3,000 each, . . . . . 37  
Aggregate amount of the same, . . . . . \$60,075 00

Cash on Deposit in Bank :—

Home National Bank, Holyoke, . . . . . \$5,123 88

Whole amount of interest or profits received or earned during year ending  
Oct. 31, 1887, . . . . . \$4,925 07  
Rate and amount of each semi-annual dividend for the year } 2 per cent., { 1,825 53  
ending Oct. 31, 1887, . . . . . } 2 per cent, { 2,355 51  
Times for the dividends fixed by the by-laws: May and November.  
Number and amount of deposits (not including dividends) received  
during the year ending Oct. 31, 1887, . . . . . 1,454 \$123,302 68  
Number and amount of deposits of and exceeding \$300 at any one  
time during the year ending Oct. 31, 1887, . . . . . 113 66,244 96  
Number and amount of withdrawals (including dividends) during the  
year ending Oct. 31, 1887, . . . . . 569 67,780 56  
Number of accounts opened during the year ending Oct. 31, 1887, . . . 354  
Number of accounts closed during the year ending Oct. 31, 1887, . . . 179  
Amount of expenses of the corporation during the year ending Oct. 31, 1887, . . . 463 74  
Amount of treasurer's bond, . . . . . 5,000 00  
Date of examination by commissioner: July 15.

*Total amount of Loans with each specified Rate of Interest, including Deposits in Banks on Interest.*

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$5,123 88	4 per cent.	\$143,660 26	5 per cent.	-	-

*Classification of Depositors' Accounts.*

	Number.	Amount.
Whole number, . . . . .	494	-
Of \$50 or less, . . . . .	142	\$2,486 90
Exceeding \$50 and not more than \$100, . . . . .	51	3,352 32
Exceeding \$100 and not more than \$200, . . . . .	81	10,516 63
Exceeding \$200 and not more than \$500, . . . . .	92	28,243 41
Exceeding \$500 and less than \$1,000, . . . . .	71	46,940 83
Of \$1,000 or more, . . . . .	57	58,252 28
To the credit of women, both adult and minor, . . . . .	186	46,565 54
To the credit of religious and charitable associations, . . . . .	2	866 21
In trust, . . . . .	6	4,154 15

COMMONWEALTH OF MASSACHUSETTS.

HAMPDEN, SS., Nov. 11, 1887.

Personally appeared F. H. Chamberlin, Treasurer of the People's Savings Bank, and made oath that the foregoing statement, by him subscribed, is a true and correct statement of all the resources and liabilities of said institution, and that the answers made by him to the foregoing interrogatories contain the whole truth in reference to the matters to which they relate, according to his best knowledge and belief.

Before me, JOHN J. REARDON, *Justice of the Peace.*

HAMPDEN, SS., Nov. 11, 1887.

Personally appeared Edwin L. Munn, J. J. O'Connor, J. E. Clark, E. P. Clark, James H. Newton and Wm. Skinner (Nov. 25), being five or more of the trustees of said corporation, and severally made oath that they have made an examination of the affairs of the bank; that the books and records of said institution indicate the state of affairs as above attested by their treasurer; and that they believe said statement to be true.

Before me, JOHN J. REARDON, *Justice of the Peace.*



PEOPLE'S SAVINGS BANK—WORCESTER.

Incorporated May 13, 1864.    Number of corporators, 197.

SAM'L R. HEYWOOD, *President.*

CHAS. M. BENT, *Treasurer.*

FRED'K J. BARNARD, *Clerk.*

Names of committee charged with the investment of its funds :

SAM'L R. HEYWOOD,                      EDWARD W. VAILL,

CALVIN FOSTER,                         WARREN WILLIAMS,

A. N. CURRIER,                         SAMUEL D. NYE.

THOS. M. ROGERS,

Open for business every business day except Saturday, 9 A.M. to 1 P.M., and 2 to 4 P.M.  
Saturday 9 A.M. to 1 P.M., and 6 to 8 P.M.

STATEMENT.

ASSETS.		LIABILITIES.	
Public funds as per Schedule A, .	\$550,885 00	Deposits, . . . .	\$4,800,137 86
Loan on public funds, . . . .	10,000 00	Earnings undivided, . . . .	68,592 34
Bank stock as per Schedule B, .	750,999 00	Guaranty fund, . . . .	116,214 68
Loan on bank stock, . . . .	400 00	Suspense account, . . . .	305 10
Railroad bonds, . . . .	543,257 00		
Loan on railroad bonds, . . . .	2,400 00		
Real estate (for banking purposes), . . . .	87,500 00		
Loans on real estate, . . . .	1,900,550 72		
Loans on personal security, . . .	1,027,970 85		
Loans to counties, cities or towns (notes), . . . .	56,751 00		
Deposits in banks, on interest, .	40,848 07		
Deposit in bank, not on interest, .	5,000 00		
Expense account, . . . .	2,330 25		
Rent account, . . . .	277 32		
Loans on depositors' books, . . .	250 00		
Cash on hand, . . . .	5,830 77		
	\$4,985,249 98		\$4,985,249 98

Loan on Public Funds :—

On \$10,000 United States 4s, . . . . . \$10,000 00

Loan on Bank Stock :—

On 5 shares First National Bank, Barre, . . . . . \$400 00

Loan on Railroad bonds :—

On \$2,000 Maine Central R.R. bonds, . . . . . }

On \$1,000 Leeds & Farmington R.R. bonds, . . . . . } \$2,400 00

Invested in real estate (for banking purposes), . . . . . \$87,500 00

Estimated value of the same, . . . . . 95,000 00

Assessed value of the same, . . . . . 59,000 00

Net income received from same during year ending Oct. 31, 1887,	\$3,589 14
Number of outstanding loans which are of an amount not exceeding \$3,000 each,	699
Aggregate amount of the same,	849,635 00

Cash on Deposit in Banks, amount in each : —

Central National Bank, Worcester,	\$28,994 67
National Bank of the Republic, Boston,	16,853 40

Whole amount of interest or profits received or earned during year ending Oct. 31, 1887,	\$218,768 20
Rate and amount of each semi-annual dividend for the year ending Oct. 31, 1887,	<div>2 per cent., { 87,423 50</div> <div>2 per cent., { 90,230 60</div>
Times for the dividends fixed by the by-laws : February 1 and August 1.	
Number and amount of deposits (not including dividends) received during the year ending Oct. 31, 1887,	11,412 \$927,469 48
Number and amount of deposits of and exceeding \$300 at any one time during the year ending Oct. 31, 1887,	623 387,554 20
Number and amount of withdrawals (including dividends) during the year ending Oct. 31, 1887,	7,918 812,014 99
Number of accounts opened during the year ending Oct. 31, 1887,	1,999
Number of accounts closed during the year ending Oct. 31, 1887,	1,529
Amount of expenses of the corporation during the year ending Oct. 31, 1887,	9,964 09
Amount of treasurer's bond,	30,000 00
Date of examination by commissioner : October 6.	

*Total amount of Loans with each specified Rate of Interest, including Deposits in Banks on Interest.*

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$16,853 40	2½ per cent.	\$15,448 01	4¼ per cent.	\$2,037,890 72	5 per cent.
23,994 67	3 “	562,517 00	4½ “	8,000 00	5½ “
68,071 84	4 “	179,000 00	4¾ “	127,395 00	6 “

*Classification of Depositors' Accounts.*

	Number.	Amount.
Whole number,	12,090	—
Of \$50 or less,	3,189	\$60,828 62
Exceeding \$50 and not more than \$100,	1,171	85,567 25
Exceeding \$100 and not more than \$200,	1,538	216,099 04
Exceeding \$200 and not more than \$500,	2,337	770,029 63
Exceeding \$500 and less than \$1,000,	2,003	1,410,661 26
Of \$1,000 or more,	1,852	2,256,952 06
To the credit of women, both adult and minor,	5,507	2,100,113 00
To the credit of guardians,	115	57,994 00
To the credit of religious and charitable associations,	123	93,552 00
In trust,	435	304,152 00

*Schedule A—Detailed Statement of Public Funds.*

	Par Value.	Estimated Market Value.	Amount Invested.
Town of Beverly, Mass., 4s, . .	\$10,000	\$10,400 00	\$10,290 00
City of Columbus, Ohio, 6s, . .	25,000	28,250 00	28,429 00
of Cleveland, Ohio, 6s, . .	14,000	16,275 00	15,930 00
of Charlestown, Mass., 6s, . .	5,000	5,462 50	5,444 00
Town of Dalton, Mass., 4s, . .	20,000	20,850 00	20,589 00
District of Columbia 6s, . .	63,000	69,930 00	69,809 00
City of Dover, N. H., 6s, . .	3,000	3,360 00	3,270 00
Town of Holbrook, Mass., 4s, . .	30,000	31,200 00	31,650 00
City of Indianapolis, Ind., 7.30s, . .	7,000	8,207 50	8,120 00
of Indianapolis, Ind., 8s, . .	16,000	19,280 00	19,200 00
of Lewiston, Me., 4s, . .	1,500	1,500 00	1,500 00
of Milwaukee, Wis., 4s, . .	115,000	117,875 00	115,625 00
County of Merrimack, N. H., 6s, . .	2,500	2,587 50	2,570 00
City of Norwich, Ct., 5s, . .	17,000	20,060 00	19,940 00
of Portsmouth, N. H., 4s, . .	5,000	5,050 00	5,000 00*
of Providence, R. I., 5s, . .	9,000	10,192 50	10,460 00
of Scranton, Pa., 5s, . .	5,000	5,650 00	5,384 00
of Scranton, Pa., 6s, . .	6,000	6,975 00	6,973 00
of Scranton, Pa., 7s, . .	10,000	11,600 00	11,627 00
County of Strafford, N. H., 4s, . .	10,000	10,050 00	10,000 00
City of Worcester, Mass., 4s, . .	100,000	105,000 00	104,320 00
of Worcester, Mass., 6s, . .	38,000	41,800 00	42,560 00
Town of Westboro', Mass., 5s, . .	2,000	2,360 00	2,195 00
	\$514,000	\$553,915 00	\$550,885 00

*Schedule B—Detailed Statement of Bank Stocks.*

No. of		Par Value.	Estimated Market Value.	Amount Invested.
64	Atlas Nat'l Bank, Boston, . .	\$6,400	\$7,488 00	\$7,488 00
94	Atlantic Nat'l Bank, Boston, . .	9,400	12,549 00	13,920 00
125	Blackstone N'l Bank, Boston, . .	12,500	13,343 75	13,572 50
8	Boston Nat'l Bank, Boston, . .	800	952 00	904 00
53	Boylston Nat'l Bank, Boston, . .	5,300	6,916 50	6,542 00
67	Columbian Nat'l Bank, Boston, . .	6,700	8,475 50	8,308 00
198	Continental Nat'l B'k, Boston, . .	19,800	23,685 75	22,780 00
95	Eliot Nat'l Bank, Boston, . .	9,500	12,350 00	11,564 00
94	Everett Nat'l Bank, Boston, . .	9,400	8,883 00	9,400 00
50	Frencuil Hall N'l Bank, Boston, . .	5,000	6,962 50	6,350 00
238	Freeman's Nat'l Bank, Boston, . .	23,800	22,015 00	26,720 00
317	Globe Nat'l Bank, Boston, . .	31,700	29,164 00	31,700 00
16	Hamilton Nat'l Bank, Boston, . .	1,600	1,960 00	1,922 00
249	Manufacturers' N'l B'k, Boston, . .	24,900	23,530 50	24,900 00
237	Market Nat'l Bank, Boston, . .	23,700	22,041 00	23,700 00
10	Mechanics' Nat'l Bank, Boston, . .	1,000	1,357 50	1,250 00

\* This was a legal investment when made.

*Schedule B—Concluded.*

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
50	Merchants' Nat'l Bank, Boston,	\$5,000	\$7,006 25	\$6,658 00
53	N'l Bank of Commerce, Boston,	5,300	6,439 50	6,145 00
75	N'l B'k of No. America, Boston,	7,500	7,856 25	7,855 00
387	N'l B'k of Redemption, Boston,	38,700	49,245 75	49,536 00
293	N'l B'k of the Republic, Boston,	29,300	40,580 50	38,804 00
174	Nat'l City Bank, Boston, .	17,400	18,835 50	18,732 00
130	Nat'l Eagle Bank, Boston, .	13,000	13,292 50	13,953 00
45	Nat'l Exchange Bank, Boston,	4,500	5,675 63	5,012 00
150	N'l Hide & Leather B'k, Boston,	15,000	17,175 00	17,150 00
90	Nat'l Revere Bank, Boston, .	9,000	11,250 00	10,824 50
20	Nat'l Union Bank, Boston, .	2,000	2,895 00	2,740 00
20	Nat'l Webster Bank, Boston, .	2,000	2,067 50	2,027 00
12	New England N'l B'k, Boston,	1,200	1,761 00	1,560 00
60	North Nat'l Bank, Boston, .	6,000	7,860 00	7,675 00
144	Old Boston Nat'l Bank, Boston,	7,200	8,172 00	8,640 00
21	Second Nat'l Bank, Boston, .	2,100	3,150 00	3,150 00
87	Shawmut Nat'l Bank, Boston, .	8,700	10,896 75	9,955 00
307	Shoe & Leather N'l B'k, Boston,	30,700	31,007 00	30,700 00
200	State Nat'l Bank, Boston, .	20,000	23,150 00	23,292 00
174	Suffolk Nat'l Bank, Boston, .	17,400	19,966 50	19,096 00
300	Third National Bank, Boston, .	30,000	30,150 00	30,000 00
93	Traders' Nat'l Bank, Boston, .	9,300	8,765 25	9,150 00
232	Tremont Nat'l Bank, Boston, .	23,200	23,432 00	23,758 00
58	Washington N'l Bank, Boston,	5,800	7,076 00	6,808 00
154	Central Nat'l Bank, Worcester,	15,400	23,408 00	22,330 00
52	Citizens' N'l Bank, Worcester,	5,200	6,864 00	6,344 00
267	City Nat'l Bank, Worcester, .	26,700	36,045 00	32,500 00
167	Mechanics' N'l B'k, Worcester,	16,700	21,376 00	20,040 00
312	Quinsigamond N'l Bank, Worcester, .	31,200	39,000 00	37,424 00
524	Worcester N'l B'k, Worcester,	52,400	73,360 00	68,120 00
		\$649,400	\$759,432 88	\$750,999 00

*Railroad Bonds.*

	Par Value.	Estimated Market Value.	Amount Invested.
Androscoggin & Kennebec R.R. 6s,	\$6,200	\$6,510 00	\$6,200 00
Boston & Maine R.R. 7s, . . .	50,000	58,500 00	59,099 00
Boston & Lowell R.R. 4½s, . . .	25,000	26,437 50	26,453 00
Boston & Lowell R.R. 6s, . . .	9,000	10,282 50	9,947 00
Boston & Lowell R.R. 7s, . . .	16,000	18,040 00	18,080 00
Boston & Albany R.R. 6s, . . .	35,000	39,637 50	40,939 00
Boston, Clinton, Fitchburg & New Bedford R.R. 5s, . . . . .	19,000	21,755 00	21,762 00
Boston, Barre & Gardner R.R. 5s, .	14,600	15,147 50	15,058 00



*Railroad Bonds — Concluded.*

	Par Value.	Estimated Market Value.	Amount Invested.
Boston, Barre & Gardner R.R. 7s, .	\$2,200	\$2,442 00	\$2,482 00
Conn. & Passumpsic Rivers R.R. 7s,	50,000	57,375 00	57,269 00*
Eastern R.R. 6s, . . . . .	22,500	28,012 50	27,855 00*
Fitchburg R.R. 5s, . . . . .	40,000	42,200 00	45,098 00
Lowell & Lawrence R.R. 6s, . . . .	2,000	2,310 00	2,200 00
Leeds & Farmington R.R. 6s, . . . .	10,100	11,534 25	11,190 00
Maine Central R.R. 7s, . . . . .	9,000	10,552 50	10,676 00
Mansfield & Framingham R.R. 7s, . .	7,000	7,420 00	7,420 00
Nashua & Rochester R.R. 5s, . . . .	27,000	28,890 00	27,928 00
Old Colony R.R. 7s, . . . . .	35,000	40,950 00	41,244 00
Old Colony R.R. 4s, . . . . .	15,000	15,000 00	15,000 00
Portland & Kennebec R.R. 6s, . . . .	18,000	20,340 00	20,193 00
Vermont & Massachusetts R.R. 5s,	50,000	56,000 00	53,331 00
Vermont Valley R.R. 5s, . . . . .	10,000	11,500 00	11,369 00
Worcester & Nashua R.R. 5s, . . . .	9,000	9,585 00	9,464 00
	\$481,600	\$540,421 25	\$543,257 00

## COMMONWEALTH OF MASSACHUSETTS.

WORCESTER, ss., Nov. 14, 1887.

Personally appeared Chas. M. Bent, Treasurer of the People's Savings Bank, and made oath that the foregoing statement, by him subscribed, is a true and correct statement of all the resources and liabilities of said institution, and that the answers made by him to the foregoing interrogatories contain the whole truth in reference to the matters to which they relate, according to his best knowledge and belief.

Before me,

FRED'K J. BARNARD, *Justice of the Peace.*

WORCESTER, ss., Nov. 14, 1887.

Personally appeared Sam'l R. Heywood, Calvin Foster, A. N. Carrier, Thos. M. Rogers, E. W. Vaill, Warren Williams and Sam'l D. Nye, being five or more of the trustees of said corporation, and severally made oath that they have made an examination of the affairs of the bank; that the books and records of said institution indicate the state of affairs as above attested by their treasurer; and that they believe said statement to be true.

Before me,

FRED'K J. BARNARD, *Justice of the Peace.*

\* These were legal investments when made.

## PLYMOUTH FIVE CENTS SAVINGS BANK—PLYMOUTH.

Incorporated 1855. Number of corporators, 54.

WILLIAM R. DREW, *President*.WILLIAM W. BREWSTER, *Treasurer*.WILLIAM W. BREWSTER, *Clerk*.

Names of committee charged with the investment of its funds :

ISAAC BREWSTER,  
JOHN CHURCHILL,  
WILLARD WOOD,WM. W. BREWSTER,  
EVERETT F. SHERMAN.

Open for business every business day, 9 A.M. to 1 P.M., 2 to 3 P.M.

## STATEMENT.

ASSETS.		LIABILITIES.	
Public funds as per Schedule A,	\$124,400 00	Deposits, . . . . .	\$723,328 49
Bank stock as per Schedule B, .	36,900 00	Earnings undivided, .	17,762 93
Loans on bank stock, . . . . .	1,950 00	Guaranty fund, . . .	16,038 73
Railroad bonds, . . . . .	38,000 00	Suspense account, . .	34 94
Real estate (for banking purposes), . . . . .	2,500 00		
Real estate by foreclosure, . .	28,149 30		
Loans on real estate, . . . . .	331,675 00		
Loans on personal security, . .	111,025 00		
Loans to counties, cities or towns (notes), . . . . .	54,130 00		
Deposits in banks, on interest, .	30,724 68		
Expense account, . . . . .	857 64		
Cash on hand, . . . . .	1,853 47		
	\$762,165 09		\$762,165 09

Loans on Bank Stock, amount on each : —

On 2 shares Plymouth National Bank, Plymouth, . . . . .	\$150 00
On 3 shares Plymouth National Bank, Plymouth, . . . . .	200 00
On 9 shares Old Colony National Bank, Plymouth, . . . . .	900 00
On 7 shares Merchants' National Bank, Boston, . . . . .	700 00

Invested in real estate (for banking purposes), . . . . .	\$2,500 00
Estimated value of the same, . . . . .	3,000 00
Assessed value of the same, . . . . .	3,600 00
Value (by books) of other real estate, held by foreclosure or otherwise, .	28,149 30
Assessed value of the same, . . . . .	30,500 00
Number of outstanding loans which are of an amount not exceeding \$3,000 each, . . . . .	348
Aggregate amount of the same, . . . . .	229,055 00

Cash on Deposit in Banks, amount in each : —

National Bank of the Commonwealth, Boston, . . . . .	\$11,906 01
Old Colony National Bank, Plymouth, . . . . .	10,787 32
Plymouth National Bank, Plymouth, . . . . .	8,031 35

Whole amount of interest or profits received or earned during year ending Oct. 31, 1887, . . . . .	\$35,068 81
Rate and amount of each semi-annual dividend for the year ending Oct. 31, 1887, . . . . .	2 per cent., { 13,549 42
	2 per cent., { 13,927 44

Times for the dividends fixed by the by-laws : second Tuesday in January and July.

Number and amount of deposits (not including dividends) received during the year ending Oct. 31, 1887, . . . . .	1,791	\$110,554 24
Number and amount of deposits of and exceeding \$300 at any one time during the year ending Oct. 31, 1887, . . . . .	89	48,822 37
Number and amount of withdrawals (including dividends) during the year ending Oct. 31, 1887, . . . . .	1,097	104,470 45
Number of accounts opened during the year ending Oct. 31, 1887, . . . . .	347	
Number of accounts closed during the year ending Oct. 31, 1887, . . . . .	190	
Amount of expenses of the corporation during the year ending Oct. 31, 1887, . . . . .		2,411 43
Amount of treasurer's bond, . . . . .		10,000 00
Date of examination by commissioner : July 29.		

Total amount of Loans with each specified Rate of Interest, including Deposits in Banks on Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$10,787 32	2 per cent.	\$57,300 00	4½ per cent.	\$23,950 00	5½ per cent.
19,937 36	2½ “	25,000 00	4¾ “	284,295 00	6 “
40,950 00	4 “	67,285 00	5 “		

Classification of Depositors' Accounts.

	Number.	Amount.
Whole number, . . . . .	2,874	—
Of \$50 or less, . . . . .	1,431	\$17,483 33
Exceeding \$50 and not more than \$100, . . . . .	236	16,946 48
Exceeding \$100 and not more than \$200, . . . . .	269	37,878 71
Exceeding \$200 and not more than \$500, . . . . .	366	122,440 23
Exceeding \$500 and less than \$1,000, . . . . .	298	319,253 10
Of \$1,000 or more, . . . . .	274	219,326 64
To the credit of women, both adult and minor, . . . . .	1,327	347,608 15
To the credit of guardians, . . . . .	15	8,660 01
To the credit of religious and charitable associations, . . . . .	17	5,801 77
In trust, . . . . .	119	41,005 43

*Schedule A — Detailed Statement of Public Funds.*

	Par Value.	Estimated Market Value.	Amount Invested.
United States 4s, . . . . .	\$2,000	\$2,545 00	\$2,000 00
State of Maine 6s, . . . . .	14,000	14,593 00	14,000 00
of New Hampshire 6s, . . . . .	3,900	4,376 00	3,900 00
City of Portland, Me., 6s, . . . . .	5,000	5,000 00	5,000 00*
of Cambridge, Mass., 6s, . . . . .	5,000	5,000 00	5,000 00
of New London, Ct., 7s, . . . . .	12,000	15,240 00	12,000 00
of Manchester, N. H., 6s, . . . . .	1,500	1,570 00	1,500 00
of New Bedford, Mass., 7s, . . . . .	10,000	14,000 00	10,000 00
of Springfield, Mass., 6s, . . . . .	5,000	6,200 00	5,000 00
of Belfast, Me., 6s, . . . . .	2,000	2,120 00	2,000 00*
of Bangor, Me., 6s, . . . . .	9,000	11,182 50	9,000 00*
of Lewiston, Me., 6s, . . . . .	3,000	3,555 00	3,000 00
of Providence, R. I., 5s, . . . . .	1,000	1,110 00	1,000 00
of Lawrence, Mass., 6s, . . . . .	5,000	5,525 00	5,000 00
of Brockton, Mass., 4s, . . . . .	10,000	10,000 00	10,000 00
of Northampton, Mass., 6s, . . . . .	10,000	10,750 00	10,000 00
Town of Methuen, Mass., 6s, . . . . .	3,000	3,375 00	3,000 00
of Weymouth, Mass., 4s, . . . . .	15,000	15,000 00	15,000 00
of Whitman, Mass., 4s, . . . . .	8,000	8,000 00	8,000 00
	\$124,400	\$139,141 50	\$124,400 00

*Schedule B — Detailed Statement of Bank Stocks.*

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
50	Nat'l Bank of the Common- wealth, Boston, . . . . .	\$5,000	\$6,850 00	\$5,000 00
25	Atlas Nat'l Bank, Boston, . . . . .	2,500	2,887 50	2,500 00
25	Nat'l Webster Bank, Boston, . . . . .	2,500	2,562 50	2,500 00
21	First Ward Nat'l Bank, Boston, . . . . .	2,100	2,730 00	2,100 00
18	Nat'l Exchange Bank, Boston, . . . . .	1,800	2,281 50	1,800 00
15	Nat'l Revere Bank, Boston, . . . . .	1,500	1,875 00	1,500 00
15	N'l B'k of the Republic, Boston, . . . . .	1,500	2,100 00	1,500 00
15	Metropolitan N'l B'k, Boston, . . . . .	1,500	1,702 50	1,500 00
10	Merchants' Nat'l Bank, Boston, . . . . .	1,000	1,395 00	1,000 00
10	Nat'l City Bank, Boston, . . . . .	1,000	1,070 00	1,000 00
8	N'l Bank of Commerce, Boston, . . . . .	800	978 00	800 00
6	North Nat'l Bank, Boston, . . . . .	600	786 00	600 00
5	Shoe & Leather N'l B'k, Boston, . . . . .	500	505 00	500 00
10	Third N'l Bank, Springfield, . . . . .	1,000	1,750 00	1,000 00
20	Brockton N'l Bank, Brockton, . . . . .	2,000	2,200 00	2,000 00
40	Plymouth N'l Bank, Plymouth, . . . . .	4,000	4,600 00	4,000 00
76	Old Colony N'l B'k, Plymouth, . . . . .	7,600	11,400 00	7,600 00
		\$36,900	\$47,673 00	\$36,900 00

\* These were legal investments when made.



*Railroad Bonds.*

	Par Value.	Estimated Market Value.	Amount Invested.
Old Colony R.R. 6s, . . . .	\$6,000	\$6,690 00	\$6,000 00
Old Colony R.R. 7s, . . . .	2,000	2,280 00	2,000 00
Old Colony R.R. 4½s, . . . .	10,000	10,500 00	10,000 00
Cheshire R.R. 6s, . . . .	4,000	4,240 00	4,000 00*
Boston & Maine R.R. 7s, . . . .	6,000	6,690 00	6,000 00
Eastern R.R. 6s, . . . .	10,000	12,200 00	10,000 00*
	\$38,000	\$42,600 00	\$38,000 00

## COMMONWEALTH OF MASSACHUSETTS.

PLYMOUTH, ss., Nov. 14, 1887.

Personally appeared William W. Brewster, Treasurer of the Plymouth Five Cents Savings Bank, and made oath that the foregoing statement, by him subscribed, is a true and correct statement of all the resources and liabilities of said institution, and that the answers made by him to the foregoing interrogatories contain the whole truth in reference to the matters to which they relate, according to his best knowledge and belief.

Before me,

JAS. D. THURBER, *Justice of the Peace.*

PLYMOUTH, ss., Nov. 14, 1887.

Personally appeared John Churchill, Isaac Brewster, Chas. C. Doten, Daniel E. Damon and Lysander Dunham, being five or more of the trustees of said corporation, and severally made oath that they believe the above statement to be true.

Before me,

JAS. D. THURBER, *Justice of the Peace.*

PLYMOUTH, ss.

PLYMOUTH, Dec. 19, 1887.

Personally appeared William R. Drew, President of said corporation, and made oath that he believes the above statement to be true.

Before me,

JAS. D. THURBER, *Justice of the Peace.*

\* These were legal investments when made.

## PLYMOUTH SAVINGS BANK—PLYMOUTH.

Incorporated 1828. Number of corporators, 46.

WILLIAM H. NELSON, *President*.JOHN J. RUSSELL, *Treasurer*.JOHN J. RUSSELL, *Clerk*.

Names of committee charged with the investment of its funds:

WM. H. NELSON,

CHARLES B. STODDARD,

WM. S. DANFORTH,

CHARLES S. DAVIS.

GEORGE G. DYER.

Open for business every business day, 9 A.M. to 1 P.M., 2 to 3 P.M.

## STATEMENT.

ASSETS.		LIABILITIES.	
Public funds as per Schedule A,	\$296,000 00	Deposits, . . . . .	\$2,191,455 42
Bank stock as per Schedule B, .	420,403 00	Earnings undivided, .	52,965 53
Loans on bank stock, . . . . .	5,500 00	Guaranty fund, . . . . .	110,000 00
Railroad bonds, . . . . .	205,000 00	Suspense account, . . . . .	164 97
Railroad notes, . . . . .	100,000 00		
Real estate (for banking purposes), . . . . .	2,000 00		
Real estate by foreclosure, . . . . .	67,608 08		
Loans on real estate, . . . . .	487,024 00		
Loans on personal security, . . . . .	620,007 39		
Loans to counties, cities or towns (notes), . . . . .	124,250 00		
Deposits in banks, on interest, . . . . .	21,889 57		
Cash on hand, . . . . .	4,903 88		
	<u>\$2,354,585 92</u>		<u>\$2,354,585 92</u>

Loans on Bank Stock, amount on each:—

On 3 shares Old Colony National Bank, Plymouth, . . . . .	}	\$1,600 00
On 13 shares Plymouth National Bank, Plymouth, . . . . .		
On 13 shares Plymouth National Bank, Plymouth, . . . . .		1,300 00
On 9 shares Old Colony National Bank, Plymouth, . . . . .		900 00
On 17 shares Old Colony National Bank, Plymouth, . . . . .		1,700 00
Invested in real estate (for banking purposes), . . . . .		\$2,000 00
Estimated value of the same, . . . . .		2,000 00
Assessed value of the same, . . . . .		3,600 00
Value (by books) of other real estate, held by foreclosure or otherwise, . . . . .		67,608 08
Assessed value of the same, . . . . .		88,140 00
Net income received from same during year ending Oct. 31, 1887, . . . . .		2,318 66
Number of outstanding loans which are of an amount not exceeding \$3,000 each, . . . . .		199
Aggregate amount of the same, . . . . .		205,324 00

Cash on Deposit in Banks, amount in each:—

Boston National Bank, Boston, . . . . .	\$1,519 57
National Bank of the Commonwealth, Boston, . . . . .	14,987 28
Old Colony National Bank, Plymouth, . . . . .	3,617 98
Plymouth National Bank, Plymouth, . . . . .	1,764 74

Whole amount of interest or profits received or earned during year ending Oct. 31, 1887, . . . . .	\$127,168 84
Rate and amount of each semi-annual dividend for the year ending Oct. 31, 1887, . . . . .	2 per cent., { 43,200 29 2 per cent., { 43,378 85
Times for the dividends fixed by the by-laws: January and July.	
Number and amount of deposits (not including dividends) received during the year ending Oct. 31, 1887, . . . . .	2,480 \$175,836 97
Number and amount of deposits of and exceeding \$300 at any one time during the year ending Oct. 31, 1887, . . . . .	134 64,507 96
Number and amount of withdrawals (including dividends) during the year ending Oct. 31, 1887, . . . . .	3,325 278,005 41
Number of accounts opened during the year ending Oct. 31, 1887, . . . . .	441
Number of accounts closed during the year ending Oct. 31, 1887, . . . . .	450
Amount of expenses of the corporation during the year ending Oct. 31, 1887, . . . . .	6,154 30
Amount of treasurer's bond, . . . . .	20,000 00
Date of examination by commissioner: July 28.	

*Total amount of Loans with each specified Rate of Interest, including Deposits in Banks on Interest.*

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$21,889 57	2½ per cent.	\$171,200 00	4½ per cent.	\$171,758 00	6 per cent.
60,000 00	3¾ “	180,000 00	4¾ “	8,266 00	6½ “
116,750 00	4 “	486,100 00	5 “	18,300 00	7 “
67,957 39	4¼ “	56,450 00	5½ “		

*Classification of Depositors' Accounts.*

	Number.	Amount.
Whole number, . . . . .	6,302	—
Of \$50 or less, . . . . .	1,713	\$33,890 45
Exceeding \$50 and not more than \$100, . . . . .	631	45,592 20
Exceeding \$100 and not more than \$200, . . . . .	849	121,082 24
Exceeding \$200 and not more than \$500, . . . . .	1,240	413,269 62
Exceeding \$500 and less than \$1,000, . . . . .	1,222	916,982 85
Of \$1,000 or more, . . . . .	647	660,638 06
To the credit of women, both adult and minor, . . . . .	3,372	1,164,142 75
To the credit of guardians, . . . . .	68	21,844 39
To the credit of religious and charitable associations, . . . . .	85	39,560 78
In trust, . . . . .	247	92,088 60

*Schedule A — Detailed Statement of Public Funds.*

	Par Value.	Estimated Market Value.	Amount Invested.
State of Maine 6s, . . . . .	\$18,000	\$18,540 00	\$18,000 00
of Rhode Island 6s, . . . . .	6,000	6,720 00	6,000 00
City of Bangor, Me., 6s, . . . . .	6,000	7,260 00	6,000 00*
of Brockton, Mass., 4s, . . . . .	16,000	16,000 00	16,000 00
of Cambridge, Mass., 6s, . . . . .	7,000	7,000 00	7,000 00
of Fall River, Mass., 6s, . . . . .	10,000	10,500 00	10,000 00

\* This was a legal investment when made.

*Schedule A — Concluded.*

	Par Value.	Estimated Market Value.	Amount Invested.
City of Hartford, Ct., 6s, . . .	\$5,000	\$5,500 00	\$5,000 00
of Holyoke, Mass., 6s, . . .	50,000	59,500 00	50,000 00
of Lawrence, Mass., 6s, . . .	30,000	33,300 00	30,000 00
of Lynn, Mass., 6s, . . .	13,000	14,560 00	13,000 00
of Meriden, Ct., 7s, . . .	25,000	25,750 00	25,000 00
of Newburyport, Mass., 6s, . .	5,000	5,050 00	5,000 00
of New London, Ct., 7s, . . .	50,000	63,500 00	50,000 00
of New Bedford, Mass., 7s, . .	10,000	13,500 00	10,000 00
of Portland, Me., 6s, . . .	10,000	10,000 00	10,000 00*
of Salem, Mass., 6s, . . .	10,000	10,900 00	10,000 00
Town of West Springfield, Mass., 5s,	25,000	26,750 00	25,000 00
	\$296,000	\$334,330 00	\$296,000 00

*Schedule B — Detailed Statement of Bank Stocks.*

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
130	State Nat'l Bank, Boston, .	\$13,000	\$15,080 00	\$13,000 00
225	Merchants' Nat'l Bank, Boston,	22,500	31,500 00	22,500 00
184	Plymouth N'l Bank, Plymouth,	18,400	21,160 00	18,400 00
262	Old Colony N'l B'k, Plymouth,	26,200	39,300 00	26,200 00
171	Bristol Co. N'l Bank, Taunton,	17,100	23,940 00	17,100 00
60	Hingham N'l Bank, Hingham,	4,200	4,200 00	4,200 00
128	Market Nat'l Bank, Boston, .	12,800	11,648 00	10,240 00
67	Traders' Nat'l Bank, Boston, .	8,000	6,298 00	6,000 00
84	Nat'l City Bank, Boston, .	8,400	9,072 00	8,400 00
62	Suffolk Nat'l Bank, Boston, .	6,200	7,068 00	6,200 00
9	North Nat'l Bank, Boston, .	900	1,179 00	900 00
34	Massachusetts N'l B'k, Boston,	8,500	8,925 00	8,500 00
270	Second Nat'l Bank, Boston, .	27,000	40,500 00	27,000 00
195	Tremont Nat'l Bank, Boston, .	19,500	19,500 00	17,745 00
41	Atlantic Nat'l Bank, Boston, .	4,100	5,453 00	4,100 00
80	Nat'l Eagle Bank, Boston, .	8,000	8,000 00	8,000 00
109	Old Boston Nat'l Bank, Boston,	5,450	6,104 00	5,450 00
86	New England N'l B'k, Boston,	8,600	12,556 00	8,600 00
70	Boylston Nat'l Bank, Boston, .	7,000	9,100 00	7,000 00
106	Nat'l Exchange Bank, Boston,	10,600	13,356 00	10,600 00
7	Abington N'l Bank, Abington,	700	700 00	687 00
108	N'l Bank of Commerce, Boston,	10,800	13,176 00	9,180 00
120	N'l B'k of No. America, Boston,	12,000	12,480 00	10,800 00
55	Railroad Nat'l Bank, Lowell, .	5,500	7,100 00	4,675 00
29	Globe Nat'l Bank, Boston, .	2,900	2,668 00	2,494 00
28	Freeman's Nat'l Bank, Boston,	2,800	2,632 00	2,380 00
93	Shawmut Nat'l Bank, Boston, .	9,300	11,625 00	8,950 00
100	Nat'l Union Bank, Boston, .	10,000	14,400 00	10,000 00
234	Atlas Nat'l Bank, Boston, .	23,400	26,910 00	23,400 00
53	Hamilton Nat'l Bank, Boston, .	5,300	6,466 00	5,300 00

\* This was a legal investment when made.



*Schedule B—Concluded.*

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
139	Boston Nat'l Bank, Boston, .	\$13,900	\$16,541 00	\$12,788 00
112	Nat'l Webster Bank, Boston, .	11,200	11,424 00	10,080 00
48	Blackstone Nat'l Bank, Boston,	4,800	5,040 00	3,712 00
42	Columbian Nat'l Bank, Boston,	4,200	5,334 00	4,200 00
54	Howard Nat'l Bank, Boston, .	5,400	5,778 00	5,022 00
120	Nat'l Revere Bank, Boston, .	12,000	15,000 00	10,800 00
188	N'l B'k of the Republic, Boston,	18,800	26,320 00	18,800 00
100	Nat'l Bank of the Common- wealth, Boston, . . . .	10,000	13,700 00	8,500 00
100	Third Nat'l Bank, Springfield,	10,000	14,500 00	10,000 00
100	Manufacturers' N'l B'k, Boston,	10,000	9,400 00	6,500 00
100	First Ward Nat'l Bank, Boston,	10,000	13,000 00	7,000 00
100	Home Nat'l Bank, Brockton, .	10,000	10,000 00	9,000 00
60	Brockton N'l Bank, Brockton, .	6,000	6,000 00	6,000 00
		\$145,450	\$544,133 00	\$420,403 00

*Railroad Bonds.*

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Albany R.R. 7s, . . .	\$50,000	\$55,500 00	\$50,000 00
Boston & Maine R.R. 7s, . . .	10,000	11,100 00	10,000 00
Eastern R.R. 6s, . . . .	10,500	12,810 00	10,000 00*
Old Colony R.R. 6s, . . . .	20,000	22,200 00	20,000 00
Salem & Lowell R.R. 6s, . . .	25,000	28,250 00	25,000 00
Fitchburg R.R. 4½s, . . . .	40,000	40,000 00	40,000 00
Fitchburg R.R. 4s, . . . .	50,000	50,000 00	50,000 00
	\$205,500	\$219,860 00	\$205,000 00

## COMMONWEALTH OF MASSACHUSETTS.

PLYMOUTH, SS., Nov. 11, 1887.

Personally appeared John J. Russell, Treasurer of the Plymouth Savings Bank, and made oath that the foregoing statement, by him subscribed, is a true and correct statement of all the resources and liabilities of said institution, and that the answers made by him to the foregoing interrogatories contain the whole truth in reference to the matters to which they relate, according to his best knowledge and belief.

Before me, JAS. D. THURBER, *Justice of the Peace.*

PLYMOUTH, SS., Nov. 14, 1887.

Personally appeared Wm. S. Danforth, George G. Dyer, Chas. S. Davis, C. B. Stoddard and Sam'l Harlow, also, Wm. H. Nelson appeared Dec. 12, 1887, being five or more of the trustees of said corporation, and severally made oath that they believe said statement to be true.

Before me, JAS. D. THURBER, *Justice of the Peace.*

\* This was a legal investment when made.

PROVIDENT INSTITUTION FOR SAVINGS IN THE TOWNS OF  
SALISBURY AND AMESBURY — AMESBURY.

Incorporated 1828. Number of corporators, 16.

AZOR O. WEBSTER, *President.*

ALFRED C. WEBSTER, *Treasurer.*

CHAS. L. ALLEN, *Clerk.*

Names of committee charged with the investment of its funds :

AZOR O. WEBSTER,  
GEO F. BAGLEY,  
BENJ. E. FIFIELD,

M. D. F. STEERE,  
(One vacancy.)

Open for business every business day except Saturday, 9 A.M. to 12 M., 2 to 4 P.M.;  
Saturday, 9 A.M. to 12 M.

STATEMENT.

ASSETS.		LIABILITIES.	
Public funds as per Schedule A,	\$395,000 00	Deposits, . . . . .	\$1,739,550 45
Bank stock as per Schedule B, .	141,425 00	Earnings undivided, . . . . .	69,647 40
Loans on bank stock, . . . . .	7,200 00	Guaranty fund, . . . . .	76,391 08
Railroad bonds, . . . . .	106,500 00		
Real estate (for banking purposes), . . . . .	2,500 00		
Loans on real estate, . . . . .	355,700 00		
Loans on personal security, . . . . .	599,678 76		
Loans to counties, cities or towns (notes), . . . . .	164,000 00		
Deposits in banks, on interest, . . . . .	101,221 10		
Expense account, . . . . .	1,778 41		
Cash on hand, . . . . .	10,585 66		
	<hr/>		<hr/>
	\$1,885,588 93		\$1,885,588 93

Loans on Bank Stock, amount on each : —

On 2 shares Powow River National Bank, Amesbury, . . . . .	\$200 00
On 5 shares Powow River National Bank, Amesbury, . . . . .	500 00
On 9 shares Amesbury National Bank, Amesbury, . . . . .	500 00
On 60 shares First National Bank, Merrimac, . . . . .	6,000 00

Invested in real estate (for banking purposes), . . . . .	\$2,500 00
Estimated value of the same, . . . . .	6,000 00
Assessed value of the same, . . . . .	5,000 00
Net income received from same during year ending Oct. 31, 1887, . . . . .	317 50
Number of outstanding loans which are of an amount not exceeding \$3,000 each, . . . . .	315
Aggregate amount of the same, . . . . .	271,600 00
Amount of investments from which no income is received, . . . . .	17,878 76

Cash on Deposit in Banks, amount in each : —	
Powow River National Bank, Amesbury, . . . . .	*\$49,047 32
Boston Safe Deposit and Trust Company, Boston, . . . . .	20,094 61
International Trust Company, Boston, . . . . .	2,079 17
First National Bank, Merrimac, . . . . .	30,000 00

Whole amount of interest or profits received or earned during year ending	
Oct. 31, 1887, . . . . .	\$97,091 46
Rate and amount of each semi-annual dividend for the year } 2 per cent., {	32,057 07
ending Oct. 31, 1887, . . . . . } 2 per cent., {	32,777 06
Times for the dividends fixed by the by-laws: third Wednesday in April and October.	
Number and amount of deposits (not including dividends) received during the year ending Oct. 31, 1887, . . . . .	
3,461	\$279,904 62
Number and amount of deposits of and exceeding \$300 at any one time during the year ending Oct. 31, 1887, . . . . .	
211	116,621 00
Number and amount of withdrawals (including dividends) during the year ending Oct. 31, 1887. . . . .	
2,550	272,457 44
Number of accounts opened during the year ending Oct. 31, 1887, . . . . .	
587	
Number of accounts closed during the year ending Oct. 31, 1887, . . . . .	
349	
Amount of expenses of the corporation during the year ending Oct. 31, 1887, . . . . .	
	3,589 89
Amount of treasurer's bond, . . . . .	
	20,000 00
Date of examination by commissioner: August 16.	

Total amount of Loans with each specified Rate of Interest, including Deposits in Banks on Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$22,173 78	2½ per cent.	\$78,500 00	4½ per cent.	\$239,500 00	6 per cent.
67,047 32	3½ “	190,000 00	4¾ “	107,800 00	7 “
109,000 00	4 “	221,300 00	5 “	1,400 00	7½ “
17,878 76	4¼ “	173,200 00	5½ “		

Classification of Depositors' Accounts.

	Number.	Amount.
Whole number, . . . . .	5,137	—
Of \$50 or less, . . . . .	1,659	\$29,572 00
Exceeding \$50 and not more than \$100, . . . . .	606	44,532 00
Exceeding \$100 and not more than \$200, . . . . .	780	121,872 00
Exceeding \$200 and not more than \$500, . . . . .	981	335,737 00
Exceeding \$500 and less than \$1,000, . . . . .	510	476,008 00
Of \$1,000 or more, . . . . .	601	731,829 45
To the credit of women, both adult and minor, . . . . .	2,865	1,064,604 00
To the credit of guardians, . . . . .	49	28,305 23
To the credit of religious and charitable associations, . . . . .	89	37,029 99
In trust, . . . . .	82	44,616 10

\* This amount has been reduced to the legal limit.

*Schedule A — Detailed Statement of Public Funds.*

	Par Value	Estimated Market Value.	Amount Invested.
United States 6s, . . . . .	\$20,000	\$24,000 00	\$20,000 00
State of Maine 6s, . . . . .	21,000	21,630 00	21,000 00
of Rhode Island 6s, . . . . .	5,000	5,500 00	5,000 00
City of Newton, Mass., 6s, . . . . .	2,000	2,500 00	2,000 00
of Springfield, Mass., 6s, . . . . .	10,000	12,500 00	10,000 00
of Portsmouth, N. H., 6s, . . . . .	5,000	5,450 00	5,000 00*
of Holyoke, Mass., 6s, . . . . .	5,000	5,950 00	5,000 00
of Bangor, Me., 6s, . . . . .	45,000	53,100 00	45,000 00*
of Lawrence, Mass., 6s, . . . . .	5,000	5,150 00	5,000 00
of Fall River, Mass., 6s, . . . . .	20,000	24,100 00	20,000 00
of Fall River, Mass., 5s, . . . . .	10,000	11,400 00	10,000 00
of Portland, Me., 6s, . . . . .	30,000	37,500 00	30,000 00*
of Manchester, N. H., 6s, . . . . .	17,000	19,240 00	17,000 00
of Chelsea, Mass., 6s, . . . . .	54,000	57,840 00	54,000 00
of Cambridge, Mass., 6s, . . . . .	48,000	51,510 00	48,000 00
of Dover, N. H., 6s, . . . . .	3,000	3,030 00	3,000 00
of Charlestown, Mass., 6s, . . . . .	30,000	30,600 00	30,000 00
of Des Moines, Iowa, 4½s, . . . . .	25,000	25,000 00	25,000 00
of Cleveland, Ohio, 4s, . . . . .	40,000	40,000 00	40,000 00
	\$395,000	\$436,000 00	\$395,000 00

*Schedule B — Detailed Statement of Bank Stocks.*

No of Shares		Par Value.	Estimated Market Value.	Amount Invested.
22	Atlantic Nat'l Bank, Boston, .	\$2,200	\$2,926 00	\$2,200 00
25	Nat'l Union Bank, Boston, .	2,500	3,600 00	2,500 00
25	Shoe & Leather N'l B'k, Boston, .	2,500	2,525 00	2,500 00
10	Nat'l City Bank, Boston, .	1,000	1,070 00	1,000 00
25	Globe Nat'l Bank, Boston, .	2,500	2,250 00	2,500 00
40	Nat'l Webster Bank, Boston, .	4,000	4,120 00	4,000 00
20	Maverick Nat'l Bank, Boston, .	2,000	4,400 00	2,000 00
42	Eliot Nat'l Bank, Boston, .	4,200	5,418 00	4,200 00
15	First Nat'l Bank, Boston, .	1,500	3,300 00	1,500 00
35	Boylston Nat'l Bank, Boston, .	3,500	4,550 00	3,500 00
75	Nat'l Revere Bank, Boston, .	7,500	9,375 00	7,500 00
60	Blackstone Nat'l Bank, Boston, .	6,000	6,300 00	6,000 00
43	Old Boston Nat'l Bank, Boston, .	2,150	2,408 00	2,150 00
26	Faneuil Hall N'l Bank, Boston, .	2,600	3,614 00	2,600 00
80	N'l B'k of the Republic, Boston, .	8,000	11,040 00	8,000 00
57	Suffolk Nat'l Bank, Boston, .	5,700	6,498 00	5,700 00
30	Nat'l B'k of Commerce, Boston, .	3,000	3,630 00	3,000 00
35	Merchants' Nat'l Bank, Boston, .	3,500	4,725 00	3,500 00
35	Nat'l Eagle Bank, Boston, .	3,500	3,500 00	3,500 00

\* These were legal investments when made.



*Schedule B—Concluded.*

No. of Shares		Par Value.	Estimated Market Value.	Amount Invested.
15	New England N'l B'k, Boston,	\$1,500	\$2,190 00	\$1,500 00
50	First Ward Nat'l Bank, Boston,	5,000	6,500 00	5,000 00
40	Howard Nat'l Bank, Boston, .	4,000	4,240 00	4,000 00
75	N'l Hide & Leather B'k, Boston,	7,500	8,550 00	7,500 00
50	N'l B'k of Redemption, Boston,	5,000	6,350 00	5,000 00
75	Atlas Nat'l Bank, Boston, .	7,500	8,625 00	7,500 00
35	Columbian Nat'l Bank, Boston,	3,500	4,410 00	3,500 00
50	Nat'l Exchange Bank, Boston,	5,000	6,300 00	5,000 00
50	Nat'l Bank of the Common- wealth, Boston, . . . .	5,000	6,850 00	5,000 00
49	Tremont Nat'l Bank, Boston, .	4,900	4,900 00	4,900 00
35	State Nat'l Bank, Boston, .	3,500	4,025 00	3,500 00
18	Second Nat'l Bank, Boston, .	1,800	2,700 00	1,800 00
49	Shawmut Nat'l Bank, Boston, .	4,900	6,125 00	4,900 00
15	Traders' Nat'l Bank, Boston, .	1,500	1,410 00	1,500 00
45	Bay State N'l Bank, Lawrence,	3,375	5,400 00	3,375 00
21	Railroad Nat'l Bank, Lowell, .	2,100	2,688 00	2,100 00
25	Georgetown N'l Bank, George- town, . . . . .	2,500	2,500 00	2,500 00
50	Powow River N'l Bank, Ames- bury, . . . . .	5,000	9,000 00	5,000 00
		\$141,425	\$178,012 00	\$141,425 00

*Railroad Bonds.*

	Par Value.	Estimated Market Value.	Amount Invested.
Eastern R.R. 6s, . . . . .	\$42,000	\$50,400 00	\$31,500 00*
Boston & Albany R.R. 7s, . . .	10,000	11,100 00	10,000 00
Boston & Maine R.R. 7s, . . .	5,000	5,550 00	5,000 00
West Amesbury Branch R.R. 7s, .	5,000	5,450 00	5,000 00
Boston & Lowell R.R. 4s, . . .	30,000	30,000 00	30,000 00
Fitchburg R.R. 4s, . . . . .	25,000	24,500 00	25,000 00
	\$117,000	\$127,000 00	\$106,500 00

## COMMONWEALTH OF MASSACHUSETTS.

ESSEX, ss., Nov. 22, 1887.

Personally appeared Alfred C. Webster, Treasurer of the Provident Institution for Savings in the towns of Salisbury and Amesbury, and made oath that the foregoing statement, by him subscribed, is a true and correct statement of all the resources and liabilities of said institution, and that the answers made by him to the foregoing interrogatories contain the whole truth in reference to the matters to which they relate, according to his best knowledge and belief.

Before me,

AZOR O. WEBSTER, *Justice of the Peace.*

\* This was a legal investment when made.

## COMMONWEALTH OF MASSACHUSETTS.

ESSEX, ss., Nov. 22, 1887.

Personally appeared Charles L. Allen, George F. Bagley, Albert B. Brown, Benj. E. Fifield and Bailey C. Brown, being five or more of the trustees of said corporation, and severally made oath that they have made an examination of the affairs of the bank; that the books and records of said institution indicate the state of affairs as above attested by their treasurer; and that they believe said statement to be true.

Before me,

AZOR O. WEBSTER, *Justice of the Peace.*

ESSEX, ss., Dec. 19, 1887.

Personally appeared Azor O. Webster, President of said corporation, and made oath that he has made an examination of the affairs of the bank; that the books and records of said institution indicate the state of affairs as above attested by the treasurer; and that he believes said statement to be true.

Before me,

GEO. W. CATE, *Justice of the Peace.*

PROVIDENT INSTITUTION FOR SAVINGS IN THE TOWN OF  
BOSTON—BOSTON.

Incorporated 1816. Number of corporators, 115.

(VACANT), *President.*

C. J. MORRILL, *Treasurer.*

HENRY PARKMAN, *Clerk.*

Names of committee charged with the investment of its funds :

WM. S. DEXTER,	CHAS. U. COTTING,
AUG'S LOWELL,	EDW'D I. BROWNE,
GEO. HIGGINSON,	C. W. AMORY,
I. G. WHITNEY,	CHANNING CLAPP.

Open for business every business day, 9 A.M. to 2 P.M.

STATEMENT.

ASSETS.		LIABILITIES.	
Public funds as per Schedule A,	\$4,404,500 00	Deposits, . . . . .	\$26,897,853 50
Loans on public funds, . . . . .	22,000 00	Earnings undivided, . . . . .	496,153 90
Bank stock as per Schedule B, . . . . .	1,289,300 00	Guaranty fund, . . . . .	716,875 00
Loans on bank stock, . . . . .	19,000 00	Suspense account, . . . . .	15,901 96
Railroad bonds, . . . . .	3,871,000 00		
Loan on railroad stock, . . . . .	5,000 00		
Railroad notes, . . . . .	610,000 00		
Real estate (for banking purposes), . . . . .	80,000 00		
Real estate by foreclosure, . . . . .	65,592 60		
Loans on real estate, . . . . .	8,460,945 00		
Loans on personal security, . . . . .	8,268,400 00		
Loans to counties, cities or towns (notes), . . . . .	92,500 00		
Loan to Commonwealth of Massachusetts, . . . . .	250,000 00		
Deposits in banks, on interest, . . . . .	638,274 23		
Expense account, . . . . .	15,463 41		
Cash on hand, . . . . .	34,809 12		
	\$28,126,784 36		\$28,126,784 36

Loans on Public Funds, amount on each :—

On \$10,000 State of Maine 6s, . . . . .	\$10,000 00
On \$5,000 United States 4s, . . . . .	5,000 00
On \$3,000 United States 4s, . . . . .	} 7,000 00
On \$4,000 Commonwealth of Massachusetts 5s, . . . . .	

Loans on Bank Stock, amount on each :—

On 26 shares Massachusetts National Bank, Boston, . . . . .	\$5,000 00
On 100 shares Wachusett National Bank, Fitchburg, . . . . .	10,000 00
On 20 shares Wachusett National Bank, Fitchburg, . . . . .	} 4,000 00
On 44 shares Northborough National Bank, Northborough, . . . . .	

## Loan on Railroad Stock : —

On 50 shares Boston, Revere Beach & Lynn R.R. . . . .	\$5,000 00
Invested in real estate (for banking purposes), . . . . .	\$80,000 00
Estimated value of the same, . . . . .	296,000 00
Assessed value of the same, . . . . .	296,000 00
Value (by books) of other real estate, held by foreclosure or otherwise, . . . . .	65,592 60
Assessed value of the same, . . . . .	77,500 00
Net income received from same during year ending Oct. 31, 1887, . . . . .	914 00
Number of outstanding loans which are of an amount not exceeding \$3,000 each, . . . . .	58
Aggregate amount of the same, . . . . .	125,140 00
Amount of investments from which no income is received, . . . . .	22,272 61

## Cash on Deposit in Banks, amount in each : —

Merchants' National Bank, Boston, . . . . .	\$160,430 41
National Exchange Bank, Boston, . . . . .	80,135 94
Merchandise National Bank, Boston, . . . . .	108,318 19
National Webster Bank, Boston, . . . . .	4,293 86
Shawmut National Bank, Boston, . . . . .	85,000 00
Tremont National Bank, Boston, . . . . .	75,000 00
National City Bank, Boston, . . . . .	125,095 83

## Whole amount of interest or profits received or earned during year ending

Oct. 31, 1887, . . . . .	\$1,228,048 20
Rate and amount of each semi-annual dividend for the year ending Oct. 31, 1887, . . . . .	1½ per cent., } 378,163 44 2 per cent., } 508,131 69
Times for the dividends fixed by the by-laws: third Wednesday in January and July.	

Average annual per cent. of dividends for term ending at time of and including last extra dividend: 6.

Date of the last extra dividend: July, 1877.

Number and amount of deposits (not including dividends) received during the year ending Oct. 31, 1887, . . . . .	70,583 \$4,862,497 00
Number and amount of deposits of and exceeding \$300 at any one time during the year ending Oct. 31, 1887, . . . . .	3,212 1,788,521 00
Number and amount of withdrawals (including dividends) during the year ending Oct. 31, 1887, . . . . .	51,827 5,476,957 59
Number of accounts opened during the year ending Oct. 31, 1887, . . . . .	10,362
Number of accounts closed during the year ending Oct. 31, 1887, . . . . .	8,458
Amount of expenses of the corporation during the year ending Oct. 31, 1887, . . . . .	45,133 98
Amount of treasurer's bond, . . . . .	20,000 00
Date of examination by commissioner: December 14.	

*Total amount of Loans with each specified Rate of Interest, including Deposits in Banks on Interest.*

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$4,293 86	2 per cent.	\$4,166,900 00	4 per cent.	\$200,000 00	5½ per cent.
80,135 94	2½ "	260,000 00	4½ "	1,536 600 00	5½ "
218,748 60	3 "	774,000 00	4½ "	980,000 00	5½ "
250,000 00	3½ "	6,506 495 83	4½ "	807,235 00	6 "
7,000 00	3¾ "	78,000 00	4¾ "	18,880 00	7 "
525,000 00	3¾ "	1,922,830 00	5 "		



*Classification of Depositors' Accounts.*

	Number.	Amount.
Whole number, . . . . .	72,955	
Of \$50 or less, . . . . .	18,812	\$354,758 85
Exceeding \$50 and not more than \$100, . . . . .	7,896	563,083 32
Exceeding \$100 and not more than \$200, . . . . .	10,231	1,428,255 20
Exceeding \$200 and not more than \$500, . . . . .	13,948	4,575,534 36
Exceeding \$500 and less than \$1,000, . . . . .	11,910	8,073,924 89
Of \$1,000 or more, . . . . .	10,158	11,902,296 88
To the credit of women, both adult and minor, . . . . .	45,275	16,481,674 56
To the credit of guardians, . . . . .	131	62,015 19
To the credit of religious and charitable associations, . . . . .	109	57,473 65
In trust, . . . . .	13,125	3,086,282 60

37.00

*Schedule A — Detailed Statement of Public Funds.*

	Par Value.	Estimated Market Value.	Amount Invested.
United States 4s, . . . . .	\$300,000	\$381,000 00	\$300,000 00
City of Boston, Mass., 4s, . . . . .	2,537,000	2,564,235 00	2,537,000 00
Town of Beverly, Mass., 4s, . . . . .	200,000	200,000 00	200,000 00
City of Somerville, Mass., 4s, . . . . .	399,000	399,000 00	399,000 00
of New Haven, Ct., 3½s, . . . . .	79,000	75,050 00	79,000 00
Town of Meriden, Ct., 4s, . . . . .	50,000	48,750 00	50,000 00
of Woonsocket, R. I., 4s, . . . . .	300,000	300,000 00	300,000 00
of Plymouth, Mass., 4s, . . . . .	70,000	70,000 00	70,000 00
City of Manchester, N. H., 4s, . . . . .	155,000	152,675 00	155,000 00
of Manchester, N. H., 6s, . . . . .	44,500	48,905 00	44,500 00
Town of Wellesley, Mass., 4s, . . . . .	100,000	100,000 00	100,000 00
of North Adams, Mass., 3½s, . . . . .	146,000	135,050 00	146,000 00
of Westbrook, Me., 3¾s, . . . . .	14,000	13,860 00	14,000 00
City of Concord, N. H., 6s, . . . . .	10,000	10,775 00	10,000 00
	\$4,404,500	\$4,499,300 00	\$4,404,500 00

*Schedule B — Detailed Statement of Bank Stocks.*

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
246	Atlantic Nat'l Bank, Boston, . . . . .	\$24,600	\$32,841 00	\$24,600 00
675	Atlas Nat'l Bank, Boston, . . . . .	67,500	77,878 12	67,500 00
700	Old Boston Nat'l Bank, Boston, . . . . .	35,000	39,725 00	35,000 00
428	Columbian Nat'l Bank, Boston, . . . . .	42,800	54,463 00	42,800 00
75	N'l B'k of Commerce, Boston, . . . . .	7,500	9,150 00	7,500 00

*Schedule B—Concluded.*

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
668	Continental N'l Bank, Boston, .	\$66,800	\$79,492 00	\$66,800 00
315	Nat'l City Bank, Boston, .	31,500	34,098 75	31,500 00
450	Nat'l Eagle Bank, Boston, .	45,000	45,000 00	45,000 00
50	First Nat'l Bank, Boston, .	5,000	11,087 50	5,000 00
315	Globe Nat'l Bank, Boston, .	31,500	29,019 37	31,500 00
592	Hamilton Nat'l Bank, Boston, .	59,200	72,520 00	59,200 00
225	N'l Hide & Leather B'k, Boston, .	22,500	25,762 50	22,500 00
90	Massachusetts N'l B'k, Boston, .	22,500	23,962 50	22,500 00
543	Market Nat'l Bank, Boston, .	54,300	49,820 25	54,300 00
1000	Merchants' Nat'l Bank, Boston, .	100,000	140,000 00	100,000 00
349	New England N'l B'k, Boston, .	34,900	50,954 00	34,900 00
524	North Nat'l Bank, Boston, .	52,400	68,644 00	52,400 00
150	N'l B'k of the Republic, Boston, .	15,000	21,000 00	15,000 00
332	Nat'l Revere Bank, Boston, .	33,200	41,500 00	33,200 00
848	Second Nat'l Bank, Boston, .	84,800	127,200 00	84,800 00
284	Shawmut Nat'l Bank, Boston, .	28,400	35,571 00	28,400 00
561	State Nat'l Bank, Boston, .	56,100	65,076 00	56,100 00
450	Suffolk Nat'l Bank, Boston, .	45,000	51,525 00	45,000 00
500	Shoe & Leather N'l B'k, Boston, .	50,000	50,500 00	50,000 00
25	Traders' Nat'l Bank, Boston, .	2,500	2,356 25	2,500 00
1000	Tremont Nat'l Bank, Boston, .	100,000	100,250 00	100,000 00
312	Nat'l Union Bank, Boston, .	31,200	45,162 00	31,200 00
401	Washington N'l Bank, Boston, .	40,100	49,724 00	40,100 00
1000	Nat'l Webster Bank, Boston, .	100,000	102,625 00	100,000 00
		\$1,289,300	\$1,536,907 24	\$1,289,300 00

*Railroad Bonds.*

	Par Value.	Estimated Market Value.	Amount Invested.
Eastern R.R. 6s, . . . . .	\$265,000	\$318,000 00	\$234,000 00*
Boston & Albany R.R. 6s, . . . . .	100,000	111,000 00	100,000 00
Old Colony & Newport R.R. 6s, . . . . .	250,000	277,500 00	250,000 00
Fitchburg R.R. 5s, . . . . .	500,000	515,000 00	500,000 00
Boston, Clinton & Fitchburg R.R. 5s, . . . . .	550,000	577,500 00	550,000 00
Old Colony R.R. 4½s, . . . . .	200,000	202,000 00	200,000 00
Boston & Albany R.R. 7s, . . . . .	343,000	380,730 00	343,000 00
Boston & Lowell R.R. 4½s, . . . . .	20,000	20,400 00	20,000 00
Boston & Maine R.R. 4s, . . . . .	1,174,000	1,150,520 00	1,174,000 00
Boston & Lowell R.R. 4s, . . . . .	500,000	490,000 00	500,000 00
		\$3,902,000	\$4,042,650 00
			\$3,871,000 00

\* This was a legal investment when made.

## COMMONWEALTH OF MASSACHUSETTS.

SUFFOLK, ss., Nov. 22, 1887.

Personally appeared Charles J. Morrill, Treasurer of the Provident Institution for Savings in the town of Boston, and made oath that the foregoing statement, by him subscribed, is a true and correct statement of all the resources and liabilities of said institution, and that the answers made by him to the foregoing interrogatories contain the whole truth in reference to the matters to which they relate, according to his best knowledge and belief. Before me, HENRY PARKMAN, *Justice of the Peace*.

SUFFOLK, ss., Nov. 22, 1887.

Personally appeared Wm. S. Dexter, Edw'd I. Browne, I. G. Whitney, Channing Clapp and C. W. Amory, being five or more of the trustees of said corporation, and severally made oath that the weekly records of the examining committees of the trustees of said institution indicate the state of affairs as above attested by their treasurer; and that they believe said statement to be true.

Before me, HENRY PARKMAN, *Justice of the Peace*.

## QUINCY SAVINGS BANK—QUINCY.

Incorporated 1845. Number of corporators, 47.

HORACE B. SPEAR, *President*.GEORGE L. GILL, *Treasurer*.HATTIE L. BURRELL, *Clerk*.

Names of committee charged with the investment of its funds:

HORACE B. SPEAR,

JOHN Q. A. FIELD,

RUPERT F. CLAFLIN,

ELIAS A. PERKINS.

Open for business every business day, 8 A.M. to 12 M., 2 to 5 P.M.

## STATEMENT.

ASSETS.		LIABILITIES.	
Public funds as per Schedule A,	\$64,000 00	Deposits, . . . . .	\$1,309,175 93
Bank stock as per Schedule B, .	123,665 99	Earnings undivided,	12,037 83
Loan on bank stock, . . . . .	2,500 00	Guaranty fund, . . . . .	35,500 00
Railroad bonds, . . . . .	109,000 00		
Real estate by foreclosure, . . .	85,295 32		
Loans on real estate, . . . . .	675,770 03		
Loans on personal security, . . .	219,079 50		
Loans to counties, cities or towns			
(notes), . . . . .	45,000 00		
Deposit in bank, on interest, . .	21,478 43		
Expense account, . . . . .	203 07		
Premium account, . . . . .	8,000 00		
Cash on hand, . . . . .	2,721 42		
	\$1,356,713 76		\$1,356,713 76

## Loan on Bank Stock:—

On 25 shares Mount Wollaston National Bank, Quincy, . . . . . \$2,500 00

Value (by books) of real estate, held by foreclosure or otherwise, . . . \$85,295 32

Assessed value of the same, . . . . . 79,150 00

Net income received from same during year ending Oct. 31, 1887, . . . 1,636 30

Number of outstanding loans which are of an amount not exceeding \$3,000  
each, . . . . . 291

Aggregate amount of the same, . . . . . 348,718 00

Amount of investments from which no income is received, . . . . . 9,500 00

## Cash on Deposit in Bank:—

National Granite Bank, Quincy, . . . . . \$21,478 43

Whole amount of interest or profits received or earned during year ending

Oct. 31, 1887, . . . . . \$59,515 72

Rate and amount of each semi-annual dividend for the year } 2 per cent., { 23,460 46  
ending Oct. 31, 1887, . . . . . } 2 per cent., { \*24,307 65

\* A part of this dividend was credited to depositors after this return was made.



Times for the dividends fixed by the by-laws: first Tuesday in April and October.

Number and amount of deposits (not including dividends) received during the year ending Oct. 31, 1887, . . . . . 4,293 \$319,419 67

Number and amount of deposits of and exceeding \$300 at any one time during the year ending Oct. 31, 1887, . . . . . 194 123,547 00

Number and amount of withdrawals (including dividends) during the year ending Oct. 31, 1887, . . . . . 3,108 275,959 41

Number of accounts opened during the year ending Oct. 31, 1887, . . 659

Number of accounts closed during the year ending Oct. 31, 1887, . . 400

Amount of expenses of the corporation during the year ending Oct. 31, 1887, 3,103 09

Amount of treasurer's bond, . . . . . 25,000 00

Date of examination by commissioner: May 21.

Total amount of Loans with each specified Rate of Interest, including Deposits in Banks on Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$21,478 43	2½ per cent.	\$77,250 00	5½ per cent.	\$29,720 00	7 per cent.
200,000 00	4 “	358,479 53	6 “	1,000 00	7½ “
60,000 00	4½ “	2,000 00	6½ “	5,000 00	7½ “
208,900 00	5 “				

Classification of Depositors' Accounts.

	Number.	Amount.
Whole number, . . . . .	4,957	—
Of \$50 or less, . . . . .	2,009	\$29,277 35
Exceeding \$50 and not more than \$100, . . . . .	539	37,660 96
Exceeding \$100 and not more than \$200, . . . . .	625	83,192 02
Exceeding \$200 and not more than \$300, . . . . .	780	247,875 67
Exceeding \$300 and less than \$1,000, . . . . .	583	414,096 28
Of \$1,000 or more, . . . . .	421	497,073 65
To the credit of women, both adult and minor, . . . . .	2,225	561,935 17
To the credit of guardians, . . . . .	24	6,884 84
To the credit of religious and charitable associations, . . . . .	42	13,432 78
In trust, . . . . .	142	82,187 46

Schedule A—Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Providence, R. I., 5s, . . . . .	\$5,000	\$6,000 00	\$5,000 00
of Somerville, Mass., 5s, . . . . .	34,000	39,100 00	34,000 00
Town of Pawtucket, R. I., 5s, . . . . .	5,000	5,750 00	5,000 00
of Weymouth, Mass., 4s, . . . . .	20,000	21,200 00	20,000 00
	\$64,000	\$72,050 00	\$64,000 00

*Schedule B—Detailed Statement of Bank Stocks.*

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
8	Washington N'l Bank, Boston,	\$800	\$1,000 00	\$844 00
18	N'l Hide & Leather B'k, Boston,	1,800	2,142 00	1,839 00
17	Eliot Nat'l Bank, Boston, .	1,700	2,159 00	1,706 20
20	Nat'l Exchange Bank, Boston,	2,000	2,640 00	2,475 33
20	Nat'l Webster Bank, Boston, .	2,000	2,040 00	2,000 00
33	Boston Nat'l Bank, Boston, .	3,300	3,993 00	3,338 08
62	Atlas Nat'l Bank, Boston, .	6,200	7,440 00	6,909 25
25	Merchants' N'l Bank, Boston, .	2,500	3,500 00	2,657 50
26	State Nat'l Bank, Boston, .	2,600	2,942 00	2,800 00
30	North Nat'l Bank, Boston, .	3,000	4,020 00	3,450 00
30	Traders' Nat'l Bank, Boston, .	3,000	2,970 00	3,635 00
67	N'l B'k of No. America, Boston,	6,700	7,035 00	6,925 00
75	N'l B'k of the Republic, Boston,	7,500	10,350 00	9,600 00
250	Manufacturers' N'l B'k, Boston,	25,000	24,000 00	25,655 00
18	Nat'l Revere Bank, Boston, .	1,800	2,232 00	1,991 75
19	Nat'l City Bank, Boston, .	1,900	1,919 00	2,244 00
74	Tremont Nat'l Bank, Boston, .	7,400	7,548 00	8,468 50
34	Shoe & Leather N'l B'k, Boston,	3,400	3,434 00	3,587 00
50	New England N'l B'k, Boston,	5,000	7,200 00	6,525 00
146	Nat'l Granite Bank, Quincy, .	14,600	18,250 00	16,415 38
100	N'l Mt. Wollaston B'k, Quincy,	10,000	13,500 00	10,600 00
		\$112,200	\$130,314 00	\$123,665 99

*Railroad Bonds.*

	Par Value.	Estimated Market Value.	Amount Invested.
Old Colony R.R. 4s, . . . . .	\$10,000	\$10,500 00	\$10,000 00
Vermont & Massachusetts R.R. 5s, .	25,000	27,500 00	25,000 00
Fitchburg R.R. 5s, . . . . .	5,000	10,500 00	5,000 00
Fitchburg R.R. 4s, . . . . .	44,000	46,200 00	44,000 00
Boston & Lowell R.R. 4s, . . . .	25,000	26,250 00	25,000 00
	\$109,000	\$120,950 00	\$109,000 00

## COMMONWEALTH OF MASSACHUSETTS.

NORFOLK, ss., Nov. 11, 1887.

Personally appeared George L. Gill, Treasurer of the Quincy Savings Bank, and made oath that the foregoing statement, by him subscribed, is a true and correct statement of all the resources and liabilities of said institution, and that the answers made by him to the foregoing interrogatories contain the whole truth in reference to the matters to which they relate, according to his best knowledge and belief.

Before me,

EDWIN W. MARSH, *Justice of the Peace.*

## COMMONWEALTH OF MASSACHUSETTS.

NORFOLK, ss., Nov. 11, 1887.

Personally appeared John Q. A. Field, Elias A. Perkins, Horace B. Spear, Chas. A. Howland, Edwin W. Marsh and Rupert F. Claffin, being five or more of the trustees of said corporation, and severally made oath that they have made an examination of the affairs of the bank; that the books and records of said institution indicate the state of affairs as above attested by their treasurer; and that they believe said statement to be true.

Before me,

GEO. L. GILL, *Justice of the Peace.*

## RANDOLPH SAVINGS BANK—RANDOLPH.

Incorporated 1851. Number of corporators, 52.

J. WHITE BELCHER, *President*.HIRAM C. ALDEN, *Treasurer*.HIRAM C. ALDEN, *Clerk*.

Names of committee charged with the investment of its funds :

CHARLES H. HOWARD,

GEO. B. BRYANT,

J. WINSOR PRATT,

HIRAM C. ALDEN.

RICHARD STEVENS,

Open for business every business day, 9 A.M. to 12 M., 2 to 4 P.M.

## STATEMENT.

ASSETS.		LIABILITIES.	
Public funds as per Schedule A,	\$163,000 00	Deposits, . . . . .	\$907,402 17
Bank stock as per Schedule B, .	229,100 00	Earnings undivided,	6,713 97
Loan on bank stock, . . . . .	3,000 00	Guaranty fund, . . . . .	42,187 07
Railroad bonds, . . . . .	127,000 00		
Loan on railroad stock, . . . . .	500 00		
Loans on real estate, . . . . .	217,580 00		
Loans on personal security, . . . . .	191,980 74		
Loans to counties, cities, or towns			
(notes), . . . . .	11,000 00		
Deposit in bank, on interest, . . . . .	12,815 67		
Cash on hand, . . . . .	326 80		
	\$956,303 21		\$956,303 21

## Loan on Bank Stock :—

On 30 shares First National Bank, North Easton, . . . . . \$3,000 00

## Loan on Railroad Stock :—

On 5 shares Old Colony R.R., . . . . . \$500 00

Number of outstanding loans which are of an amount not exceeding

\$3,000 each, . . . . . 76

Aggregate amount of the same, . . . . . \$90,630 00

## Cash on Deposit in Bank :—

Randolph National Bank, Randolph, . . . . . \$12,815 67

Whole amount of interest or profits received or earned during year ending

Oct. 31, 1887, . . . . . \$46,197 61

Rate and amount of each semi-annual dividend for the year } 2 per cent., { 17,103 77  
ending Oct. 31, 1887, . . . . . } 2 per cent., { 17,637 88

Times for the dividends fixed by the by-laws: April and October.

Number and amount of deposits (not including dividends) received

during the year ending Oct. 31, 1887, . . . . . 1,410 \$139,737 04

Number and amount of deposits of and exceeding \$300 at any one

time during the year ending Oct. 31, 1887, . . . . . 120 69,966 55



Number and amount of withdrawals (including dividends) during the year ending Oct. 31, 1887, . . . . .	1,065	\$138,804 96
Number of accounts opened during the year ending Oct. 31, 1887, . . . . .	310	
Number of accounts closed during the year ending Oct. 31, 1887, . . . . .	237	
Amount of expenses of the corporation during the year ending Oct. 31, 1887, . . . . .	1,750	51
Amount of treasurer's bond, . . . . .	15,000	00
Date of examination by commissioner: August 8.		

*Total amount of Loans with each specified Rate of Interest, including Deposits in Banks on Interest.*

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$12,815 67	2½ per cent.	\$25,000 00	4¾ per cent.	\$2,700 00	6½ per cent.
10,000 00	3¾ “	78,250 00	5 “	1,500 00	7 “
30,000 00	4 “	113,350 00	5½ “	400 00	7½ “
19,180 74	4¼ “	56,430 00	6 “	1,250 00	8 “
86,000 00	4½ “				

*Classification of Depositors' Accounts.*

	Number.	Amount.
Whole number, . . . . .	2,484	—
Of \$50 or less, . . . . .	620	\$11,610 18
Exceeding \$50 and not more than \$100, . . . . .	251	17,001 01
Exceeding \$100 and not more than \$200, . . . . .	358	48,619 77
Exceeding \$200 and not more than \$500, . . . . .	508	158,148 42
Exceeding \$500 and less than \$1,000, . . . . .	456	326,375 25
Of \$1,000 or more, . . . . .	291	345,647 54
To the credit of women, both adult and minor, . . . . .	1,307	466,568 20
To the credit of guardians, . . . . .	15	6,871 93
To the credit of religious and charitable associations, . . . . .	36	20,841 09
In trust, . . . . .	37	18,061 11

*Schedule A — Detailed Statement of Public Funds.*

	Par Value.	Estimated Market Value.	Amount Invested.
City of Lynn, Mass., 3½s, . . . . .	\$5,000	\$5,000 00	\$5,000 00
of Cleveland, Ohio, 4s, . . . . .	18,000	18,000 00	18,000 00
of Springfield, Mass., 7s, . . . . .	15,000	19,950 00	15,000 00
of Portland, Me., 6s, . . . . .	10,000	10,000 00	10,000 00*
of Dayton, Ohio, 4s, . . . . .	25,000	25,000 00	25,000 00
of Lawrence, Mass., 6s, . . . . .	16,000	17,920 00	16,000 00
of Brockton, Mass., 5s, . . . . .	10,000	11,140 00	10,000 00
of Brockton, Mass., 4s, . . . . .	15,000	15,150 00	15,000 00
Town of Randolph, Mass., 4s, . . . . .	25,000	25,750 00	25,000 00
of So. Abington, Mass., 4s, . . . . .	5,000	5,000 00	5,000 00
of Rockland, Mass., 4s, . . . . .	12,000	12,000 00	12,000 00
of Abington, Mass., 4s, . . . . .	7,000	7,000 00	7,000 00
	\$163,000	\$171,910 00	\$163,000 00

\* This was a legal investment when made.

*Schedule B—Detailed Statement of Bank Stocks.*

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
97	Atlantic Nat'l Bank, Boston, .	\$9,700	\$12,998 00	\$12,562 50
50	Atlas Nat'l Bank, Boston, .	5,000	5,750 00	5,000 00
97	Blackstone Nat'l Bank, Boston, .	9,700	10,525 00	9,700 00
16	Blue Hill Nat'l Bank, Milton, .	1,600	1,638 00	1,600 00
50	Boston Nat'l Bank, Boston, .	5,000	5,950 00	5,000 00
52	Central Nat'l Bank, Boston, .	5,200	6,760 00	5,200 00
50	Nat'l City Bank, Boston, .	5,000	5,350 00	5,365 00
66	N'l B'k of Commerce, Boston, .	6,600	8,052 00	8,060 12
63	Nat'l Bank of the Common- wealth, Boston, .	6,300	8,631 00	6,569 75
50	Continental N'l Bank, Boston, .	5,000	5,925 00	5,000 00
50	Nat'l Eagle Bank, Boston, .	5,000	5,000 00	5,336 38
20	Eliot Nat'l Bank, Boston, .	2,000	2,560 00	2,000 00
50	Everett Nat'l Bank, Boston, .	5,000	4,900 00	6,304 75
27	Nat'l Exchange Bank, Boston, .	2,700	3,429 00	4,064 00
25	Freeman's Nat'l Bank, Boston, .	2,500	2,375 00	3,346 00
50	Hamilton Nat'l Bank, Boston, .	5,000	6,125 00	6,762 50
100	N'l Hide & Leather B'k, Boston, .	10,000	11,400 00	10,269 88
46	Howard Nat'l Bank, Boston, .	4,600	4,968 00	4,993 75
25	Manufacturers' N'l B'k, Boston, .	2,500	2,375 00	2,500 00
50	Market Nat'l Bank, Boston, .	5,000	4,800 00	5,000 00
150	Merchants' N'l Bank, Boston, .	15,000	21,000 00	19,962 62
24	Merchandise N'l Bank, Boston, .	2,400	2,400 00	2,400 00
8	Metropolitan N'l Bank, Boston, .	800	912 00	800 00
50	New England N'l B'k, Boston, .	5,000	7,300 00	6,300 00
70	North Nat'l Bank, Boston, .	7,000	9,170 00	8,034 13
50	N'l B'k of No. America, Boston, .	5,000	5,250 00	5,000 00
150	N'l B'k of Redemption, Boston, .	15,000	19,050 00	19,888 00
37	Nat'l Revere Bank, Boston, .	3,700	4,625 00	4,700 00
30	Shawmut Nat'l Bank, Boston, .	3,000	3,750 00	3,245 25
50	Shoe & Leather N'l B'k, Boston, .	5,000	5,050 00	5,000 00
46	State Nat'l Bank, Boston, .	4,600	5,336 00	4,876 00
25	Third Nat'l Bank, Boston, .	2,500	2,513 00	2,500 00
10	Traders' Nat'l Bank, Boston, .	1,000	940 00	1,000 00
25	Tremont Nat'l Bank, Boston, .	2,500	2,500 00	2,500 00
10	Nat'l Webster Bank, Boston, .	1,000	1,030 00	1,000 00
25	Nat'l Union Bank, Boston, .	2,500	3,625 00	3,681 25
97	Central Nat'l Bank, Lynn, .	9,700	14,300 00	9,700 00
35	Nat'l City Bank, Lynn, .	3,500	5,700 00	5,078 12
50	Home Nat'l Bank, Brockton, .	5,000	5,700 00	5,000 00
25	Taunton Nat'l Bank, Taunton, .	2,500	4,000 00	2,500 00
13	Union Nat'l Bank, Weymouth, .	1,300	1,500 00	1,300 00
		\$201,400	\$245,162 00	\$229,100 00

*Railroad Bonds.*

	Par Value.	Estimated Market Value.	Amount Invested.
Old Colony R.R. 6s, . . .	\$60,000	\$67,200 00	\$60,000 00
Eastern R.R. 6s, . . .	37,500	45,750 00	37,500 00*
Boston & Maine R.R. 7s, . . .	14,500	16,530 00	14,500 00
Boston & Albany R.R. 7s, . . .	5,000	5,550 00	5,000 00
Fitchburg R.R. 4s, . . .	10,000	10,000 00	10,000 00
	\$127,000	\$145,030 00	\$127,000 00

## COMMONWEALTH OF MASSACHUSETTS.

NORFOLK, ss., Nov. 12, 1887.

Personally appeared Hiram C. Alden, Treasurer of the Randolph Savings Bank, and made oath that the foregoing statement, by him subscribed, is a true and correct statement of all the resources and liabilities of said institution, and that the answers made by him to the foregoing interrogatories contain the whole truth in reference to the matters to which they relate, according to his best knowledge and belief.

Before me, CHAS. T. HATHAWAY, *Justice of the Peace.*

NORFOLK, ss.

RANDOLPH, Nov. 15, 1887.

Personally appeared J. White Belcher, Rufus A. Thayer, Dan'l B. White, Chas. H. Howard and Royal W. Turner, being five or more of the trustees of said corporation, and severally made oath that they have made an examination of the affairs of the bank; that the books and records of said institution indicate the state of affairs as above attested by their treasurer; and that they believe said statement to be true.

Before me, CHAS. T. HATHAWAY, *Justice of the Peace.*

\* This was a legal investment when made.

## ROCKLAND SAVINGS BANK—ROCKLAND.

Incorporated 1868. Number of corporators, 51.

ELISHA T. HARVELL, *President*.E. R. STUDLEY, *Treasurer*.E. R. STUDLEY, *Clerk*.

Names of committee charged with the investment of its funds:

E. T. HARVELL,

JOSIAH A. TORREY,

S. M. HOWES,

W. B. STUDLEY.

ZENAS JENKINS,

Open for business every business day, except Monday, 9 A.M. to 12 M., 1 to 4 P.M.; also  
Saturday evening, 6 to 8.

## STATEMENT.

ASSETS.		LIABILITIES.	
Public funds as per Schedule A,	\$25,500 00	Deposits, . . . . .	\$544,220 49
Bank stock as per Schedule B, .	75,302 87	Earnings undivided,	7,475 65
Railroad bonds, . . . . .	33,000 00	Guaranty fund, . . . . .	13,400 00
Real estate by foreclosure, . .	9,959 00		
Loans on real estate, . . . . .	309,013 50		
Loans on personal security, . .	71,122 73		
Loans to counties, cities or towns (notes), . . . . .	25,000 00		
Deposits in banks, on interest, .	13,398 80		
Expense account, . . . . .	691 65		
Insurance account, . . . . .	489 40		
Tax account, . . . . .	30 46		
Profit and loss account, . . . .	617 00		
Cash on hand, . . . . .	970 73		
	<u>\$565,096 14</u>		<u>\$565,096 14</u>

Value (by books) of real estate, held by foreclosure or otherwise, . . . .	\$9,959 00
Assessed value of the same, . . . . .	9,365 00
Net income received from same during year ending Oct. 31, 1887, . . . .	101 66
Number of outstanding loans which are of an amount not exceeding \$3,000 each, . . . . .	458
Aggregate amount of the same, . . . . .	237,631 23
Amount of investments from which no income is received, . . . . .	8,100 00

Cash on Deposit in Banks, amount in each:—

Abington National Bank, Abington, . . . . .	\$13,007 32
Boston Safe Deposit and Trust Company, Boston, . . . . .	391 48

Whole amount of interest or profits received or earned during year ending

Oct. 31, 1887, . . . . .	\$27,756 39
Rate and amount of each semi-annual dividend for the year } 2 per cent., {	9,199 65
ending Oct. 31, 1887, . . . . . } 2 per cent., {	9,755 67
Times for the dividends fixed by the by-laws: January and July.	



Number and amount of deposits (not including dividends) received during the year ending Oct. 31, 1887, . . . . .	1,882	\$160,960 05
Number and amount of deposits of and exceeding \$300 at any one time during the year ending Oct. 31, 1887, . . . . .	110	62,167 37
Number and amount of withdrawals (including dividends) during the year ending Oct. 31, 1887, . . . . .	1,156	120,749 56
Number of accounts opened during the year ending Oct. 31, 1887, . . . . .	450	
Number of accounts closed during the year ending Oct. 31, 1887, . . . . .	223	
Amount of expenses of the corporation during the year ending Oct. 31, 1887, . . . . .		1,694 24
Amount of treasurer's bond, . . . . .		20,000 00
Date of examination by commissioner: June 22.		

*Total amount of Loans with each specified Rate of Interest, including Deposits in Banks on Interest.*

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$13,393 80	2½ per cent.	\$107,750 00	5 per cent.	\$2,900 00	7 per cent.
27,000 00	4 “	267,486 23	6 “		

*Classification of Depositors' Accounts.*

	Number.	Amount.
Whole number, . . . . .	2,025	—
Of \$50 or less, . . . . .	648	\$11,509 04
Exceeding \$50 and not more than \$100, . . . . .	244	16,520 51
Exceeding \$100 and not more than \$200, . . . . .	316	42,962 91
Exceeding \$200 and not more than \$500, . . . . .	429	135,379 10
Exceeding \$500 and less than \$1,000, . . . . .	256	180 227 38
Of \$1,000 or more, . . . . .	132	157,621 55
To the credit of women, both adult and minor, . . . . .	951	238,566 16
To the credit of guardians, . . . . .	14	2,994 31
To the credit of religious and charitable associations, . . . . .	11	4,536 62
In trust, . . . . .	99	31,312 02

*Schedule A—Detailed Statement of Public Funds.*

	Par Value.	Estimated Market Value.	Amount Invested.
City of Bangor, Me., 6s, . . . . .	\$8,000	\$9,420 00	\$8,000 00*
of Middletown, Ct., 6s, . . . . .	3,000	3,400 00	3,000 00
of Fall River, Mass., 6s, . . . . .	4,000	5,000 00	4,000 00
Town of Hinsdale, N. H., 5s, . . . . .	3,500	3,640 00	3,500 00
of Rockland, Mass., 4s, . . . . .	7,000	7,000 00	7,000 00
	\$25,500	\$28,460 00	\$25,500 00

\* This was a legal investment when made.

*Schedule B — Detailed Statement of Bank Stocks.*

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
12	Abington N'l Bank, Abington,	\$1,200	\$1,560 00	\$1,919 00
40	Atlantic Nat'l Bank, Boston, .	4,000	5,340 00	5,400 25
67	Continental N'l Bank, Boston, .	6,700	7,973 00	6,700 00
10	Eliot Nat'l Bank, Boston, .	1,000	1,290 00	1,112 75
15	Everett Nat'l Bank, Boston, .	1,500	1,455 00	1,831 87
25	Freeman's Nat'l Bank, Boston,	2,500	2,350 00	3,125 00
21	Nat'l Granite Bank, Quincy, .	2,100	2,856 00	2,520 00
45	N'l Hide & Leather B'k, Boston,	4,500	5,130 00	4,832 50
67	Howard Nat'l Bank, Boston, .	6,700	7,202 00	7,428 50
35	Manufacturers' N'l B'k, Boston,	3,500	3,290 00	3,500 00
15	Metropolitan N'l Bank, Boston,	1,500	1,702 00	1,510 00
48	Market Nat'l Bank, Boston, .	4,800	4,392 00	4,800 00
34	Merchandise N'l Bank, Boston,	3,400	3,400 00	3,400 00
73	Nat'l Revere Bank, Boston, .	7,300	9,125 00	8,673 75
85	State Nat'l Bank, Boston, .	8,500	9,860 00	9,369 25
55	Traders' Nat'l Bank, Boston, .	5,500	5,170 00	5,500 00
15	Union Nat'l Bank, Weymouth,	1,500	1,680 00	1,680 00
20	Nat'l Webster Bank, Boston, .	2,000	2,050 00	2,000 00
		\$68,200	\$75,825 00	\$75,302 87

*Railroad Bonds.*

	Par Value.	Estimated Market Value.	Amount Invested.
Boston, Revere Beach & Lynn R.R. 6s,	\$18,000	\$20,160 00	\$18,000 00
Fitchburg R.R. 5s, . . . . .	5,000	5,200 00	5,000 00
Newport & Richford R.R. 5s, . . .	5,000	5,300 00	5,000 00*
Fitchburg R.R. 4s, . . . . .	5,000	4,550 00	5,000 00
	\$33,000	\$35,210 00	\$33,000 00

## COMMONWEALTH OF MASSACHUSETTS.

PLYMOUTH, ss., Nov. 26, 1887.

Personally appeared E. R. Studley, Treasurer of the Rockland Savings Bank, and made oath that the foregoing statement by him subscribed, is a true and correct statement of all the resources and liabilities of said institution, and that the answers made by him to the foregoing interrogatories contain the whole truth in reference to the matters to which they relate, according to his best knowledge and belief.

Before me,

HERMON L. STUDLEY, *Justice of the Peace.*

PLYMOUTH, ss., Nov. 26, 1887.

Personally appeared Zenas Jenkins, E. T. Harvell, Walter B. Studley, Stephen M. Howes and J. J. Estes, being five or more of the trustees of said corporation, and severally made oath that they have made an examination of the affairs of the bank; that the books and records of said institution indicate the state of affairs as above attested by their treasurer; and that they believe said statement to be true.

Before me,

HERMON L. STUDLEY, *Justice of the Peace.*

\* This was a legal investment when made.

## SALEM FIVE CENTS SAVINGS BANK—SALEM.

Incorporated 1855. Number of corporators, 113.

WILLIAM H. JELLY, *President.*CHARLES H. HENDERSON, *Treasurer.*CHARLES H. HENDERSON, *Clerk.*

Names of committee charged with the investment of its funds :

WILLIAM H. JELLY,

JOSEPH H. WEBB,

GEORGE F. BROWN,

MATTHEW ROBSON.

NATHANIEL A. VERY,

Open for business every business day, 8.45 A.M. to 1.15 P.M.

## STATEMENT.

ASSETS.		LIABILITIES.	
Public funds as per Schedule A,	\$472,875 00	Deposits, . . . . .	\$3,005,059 35
Loans on public funds, . . . . .	11,100 00	Earnings undivided, . . . . .	70,159 70
Bank stock as per Schedule B, . . . . .	509,580 00	Guaranty fund, . . . . .	130,000 00
Loan on bank stock, . . . . .	1,000 00		
Railroad bonds, . . . . .	215,000 00		
Loan on railroad bonds, . . . . .	800 00		
Railroad notes, . . . . .	195,000 00		
Real estate by foreclosure, . . . . .	36,548 50		
Loans on real estate, . . . . .	503,882 00		
Loans on personal security, . . . . .	995,000 00		
Loans to counties, cities or towns			
(notes), . . . . .	133,100 00		
Deposits in banks, on interest, . . . . .	129,000 00		
Cash on hand, . . . . .	2,333 55		
	\$3,205,219 05		\$3,205,219 05

Loans on Public Funds, amount on each :—

On \$10,000 United States 4s, . . . . .	\$10,000 00
On \$1,000 City of Cambridge, Mass., bonds, . . . . .	1,000 00
On \$100 United States 4s, . . . . .	100 00

Loan on Bank Stock :—

On 1 share National Bank of Commerce, Boston, . . . . .	\$1,000 00
On 2 shares National Exchange Bank, Boston, . . . . .	
On 3 shares National Revere Bank, Boston, . . . . .	
On 3 shares Globe National Bank, Boston, . . . . .	
On 3 shares Suffolk National Bank, Boston, . . . . .	

Loan on Railroad Bonds :—

On \$1,000 Providence & Worcester R.R. bond, . . . . .	\$800 00
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Value (by books) of real estate, held by foreclosure or otherwise, . . . . .	\$36,548 50
Assessed value of the same, . . . . .	32,000 00
Net income received from same during year ending Oct. 31, 1887, . . . . .	323 53



Number of outstanding loans which are of an amount not exceeding  
\$3,000 each, . . . . . 206

Aggregate amount of the same, . . . . . \$275,980 00

Cash on Deposit in Banks, amount in each :—

Asiatic National Bank, Salem, . . . . . \$84,000 00

Mercantile National Bank, Salem, . . . . . 25,000 00

National Exchange Bank, Salem, . . . . . 20,000 00

Whole amount of interest or profits received or earned during year ending

Oct. 31, 1887, . . . . . \$152,573 54

Rate and amount of each semi-annual dividend for the year } 2 per cent., { 55,701 58  
ending Oct. 31, 1887, . . . . . } 2 per cent., { 56,930 07

Times for the dividends fixed by the by-laws: February and August.

Number and amount of deposits (not including dividends) received

during the year ending Oct. 31, 1887, . . . . . 7,436 \$570,451 67

Number and amount of deposits of and exceeding \$300 at any one  
time during the year ending Oct. 31, 1887, . . . . . 517 297,855 11

Number and amount of withdrawals (including dividends) during the  
year ending Oct. 31, 1887, . . . . . 5,250 574,695 58

Number of accounts opened during the year ending Oct. 31, 1887, 1,431

Number of accounts closed during the year ending Oct. 31, 1887, 1,136

Amount of expenses of the corporation during the year ending Oct. 31, 1887, 7,771 75

Amount of treasurer's bond, . . . . . 25,000 00

Date of examination by commissioner: July 9.

*Total amount of Loans with each specified Rate of Interest, including  
Deposits in Banks on Interest.*

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$84,000 00	2 per cent.	\$440,000 00	4½ per cent.	\$75,000 00	5¾ per cent.
39,000 00	3½ “	50,000 00	4½ “	244,800 00	6 “
43,100 00	3¾ “	210,000 00	4¾ “	51,950 00	6½ “
50,000 00	3¾ “	215,600 00	5 “	52,500 00	7 “
155,000 00	4 “	25,000 00	5¼ “	51,680 00	7¾ “
81,000 00	4¼ “	100,252 00	5½ “		

*Classification of Depositors' Accounts.*

	Number.	Amount.
Whole number, . . . . .	9,463	—
Of \$50 or less, . . . . .	3,597	\$57,566 81
Exceeding \$50 and not more than \$100, . . . . .	881	64,722 85
Exceeding \$100 and not more than \$200, . . . . .	1,137	162,118 42
Exceeding \$200 and not more than \$500, . . . . .	1,470	483,894 27
Exceeding \$500 and less than \$1,000, . . . . .	1,396	1,051,547 67
Of \$1,000 or more, . . . . .	982	1,185,209 33
To the credit of women, both adult and minor, . . . . .	4,883	1,500,652 25
To the credit of guardians, . . . . .	67	32,833 69
To the credit of religious and charitable associations, . . . . .	40	33,142 92
In trust, . . . . .	304	167,941 38



*Schedule A—Detailed Statement of Public Funds.*

	Par Value.	Estimated Market Value.	Amount Invested.
United States 4½s, . . . . .	\$40,000	\$43,500 00	\$40,000 00
United States 4s, . . . . .	50,000	63,375 00	63,875 00
City of Meriden, Ct., 7s, . . . . .	40,000	41,400 00	40,000 00
of Waterbury, Ct., 7s, . . . . .	20,000	24,000 00	20,000 00
of Lewiston, Me., 6s, . . . . .	15,000	17,550 00	15,000 00
of Meriden, Ct., 6s, . . . . .	20,000	20,525 00	20,000 00
of Hartford, Ct., 6s, . . . . .	10,000	10,675 00	10,000 00
of Portsmouth, N. H., 6s, . . . . .	3,000	3,240 00	3,000 00*
of Gardiner, Me., 5s, . . . . .	10,000	10,550 00	10,000 00
of Lewiston, Me., 5s, . . . . .	10,000	10,600 00	10,000 00
of Salem, Mass., 6s, . . . . .	10,000	10,975 00	10,000 00
of Somerville, Mass., 5s, . . . . .	10,000	10,675 00	10,000 00
of Haverhill, Mass., 7s, . . . . .	10,000	11,050 00	10,000 00
of Springfield, Mass., 7s, . . . . .	41,000	52,482 50	41,000 00
of Lawrence, Mass., 6s, . . . . .	39,000	43,537 50	39,000 00
of Fall River, Mass., 6s, . . . . .	25,000	29,715 00	25,000 00
of Lynn, Mass., 6s, . . . . .	20,000	22,900 00	20,000 00
of Chelsea, Mass., 6s, . . . . .	5,000	5,350 00	5,000 00
of Fitchburg, Mass., 6s, . . . . .	5,000	5,500 00	5,000 00
of Dayton, Ohio, 4s, . . . . .	33,000	32,825 00	33,000 00
of Dayton, Ohio, 7s, . . . . .			
of Cleveland, Ohio, 6s, . . . . .	28,000	28,042 50	28,000 00
of Cleveland, Ohio, 7s, . . . . .			
of Cleveland, Ohio, 4s, . . . . .			
of Des Moines, Iowa, 4½s, . . . . .	8,000	8,000 00	8,000 00
of Detroit, Mich., 7s, . . . . .	5,000	5,212 50	5,000 00
Town of Adams, Mass., 6s, . . . . .	2,000	2,025 00	2,000 00
	\$459,000	\$513,705 00	\$472,875 00

*Schedule B—Detailed Statement of Bank Stocks.*

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
100	Atlantic Nat'l Bank, Boston, . . . . .	\$10,000	\$13,300 00	\$10,000 00
100	Atlas Nat'l Bank, Boston, . . . . .	10,000	11,500 00	10,000 00
150	Blackstone N'l Bank, Boston, . . . . .	15,000	16,050 00	15,000 00
79	Boston Nat'l Bank, Boston, . . . . .	7,900	9,401 00	7,900 00
200	Boylston Nat'l Bank, Boston, . . . . .	20,000	27,000 00	20,000 00
83	Nat'l City Bank, Boston, . . . . .	8,300	8,964 00	8,300 00
150	Columbian Nat'l Bank, Boston, . . . . .	15,000	19,050 00	15,000 00
165	N'l Bank of Commerce, Boston, . . . . .	16,500	19,965 00	16,500 00
85	Nat'l Bank of the Common- wealth, Boston, . . . . .	8,500	11,645 00	8,500 00
114	Continental N'l Bank, Boston, . . . . .	11,400	13,566 00	11,400 00
100	Nat'l Eagle Bank, Boston, . . . . .	10,000	10,000 00	10,000 00
133	Eliot Nat'l Bank, Boston, . . . . .	13,300	17,157 00	13,300 00
73	Everett Nat'l Bank, Boston, . . . . .	7,300	7,081 00	7,300 00

\* This was a legal investment when made.

*Schedule B—Concluded.*

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
35	Faneuil Hall N'l Bank, Boston,	\$3,500	\$4,865 00	\$3,500 00
25	First Nat'l Bank, Boston, .	2,500	5,500 00	2,500 00
91	Freeman's Nat'l Bank, Boston,	9,100	8,554 00	9,100 00
200	Globe Nat'l Bank, Boston, .	20,000	18,200 00	20,000 00
70	Hamilton Nat'l Bank, Boston, .	7,000	8,540 00	7,000 00
85	N'l Hide & Leather B'k, Boston,	8,500	9,690 00	8,500 00
97	Howard Nat'l Bank, Boston, .	9,700	10,379 00	9,700 00
100	Manufacturers' N'l B'k, Boston,	10,000	9,400 00	10,000 00
22	Market Nat'l Bank, Boston, .	2,200	2,002 00	2,200 00
62	Massachusetts N'l B'k, Boston,	15,500	15,810 00	15,500 00
60	Merchandise N'l Bank, Boston,	6,000	6,000 00	6,000 00
333	Merchants' Nat'l Bank, Boston,	33,300	46,953 00	33,300 00
50	Mt. Vernon Nat'l Bank, Boston,	5,000	6,850 00	5,000 00
91	New England N'l B'k, Boston,	9,100	13,286 00	9,100 00
200	North Nat'l Bank, Boston, .	20,000	26,200 00	20,000 00
117	N'l B'k of No. America, Boston,	11,700	12,168 00	11,700 00
127	Old Boston Nat'l Bank, Boston,	6,350	7,112 00	6,350 00
20	N'l B'k of Redemption, Boston,	2,000	2,540 00	2,000 00
204	Nat'l Revere Bank, Boston, .	20,400	25,500 00	20,400 00
72	Second Nat'l Bank, Boston, .	7,200	10,800 00	7,200 00
57	Shawmut Nat'l Bank, Boston, .	5,700	7,125 00	5,700 00
95	Shoe & Leather N'l Bk, Boston,	9,500	9,595 00	9,500 00
75	Suffolk Nat'l Bank, Boston, .	7,500	8,550 00	7,500 00
150	Third Nat'l Bank, Boston, .	15,000	15,000 00	15,000 00
83	Traders' Nat'l Bank, Boston, .	8,300	7,802 00	8,300 00
100	Tremont Nat'l Bank, Boston, .	10,000	10,000 00	10,000 00
44	Nat'l Union Bank, Boston, .	4,400	6,336 00	4,400 00
50	Nat'l Webster Bank, Boston, .	5,000	5,100 00	5,000 00
351	Asiatic Nat'l Bank, Salem, .	10,530	13,689 00	10,530 00
100	Nat'l Exchange Bank, Salem, .	10,000	12,200 00	10,000 00
9	First Nat'l Bank, Salem, .	900	1,170 00	900 00
153	Mercantile Nat'l Bank, Salem,	15,300	18,360 00	15,300 00
168	Merchants' Nat'l Bank, Salem,	8,400	11,424 00	8,400 00
109	Naumkeag Nat'l Bank, Salem,	10,900	15,151 00	10,900 00
259	Salem Nat'l Bank, Salem, .	25,900	34,188 00	25,900 00
		\$509,580	\$610,718 00	\$509,580 00

*Railroad Bonds.*

	Par Value.	Estimated Market Value.	Amount Invested.
Fitchburg R.R. 4s, . . . . .	\$25,000	\$24,000 00	\$25,000 00
Old Colony R.R. 4½s, . . . . .	20,000	20,550 00	20,000 00
Providence & Worcester R.R. 6s, . . . . .	50,000	56,750 00	60,000 00
Boston, Barre & Gardner R.R. 7s, . . . . .	10,000	11,150 00	10,000 00
Fitchburg R.R. 4½s, . . . . .	100,000	100,500 00	100,000 00
	\$205,000	\$212,950 00	\$215,000 00

## COMMONWEALTH OF MASSACHUSETTS.

ESSEX, ss.

SALEM, Nov. 4, 1887.

Personally appeared Charles H. Henderson, Treasurer of the Salem Five Cents Savings Bank, and made oath that the foregoing statement, by him subscribed, is a true and correct statement of all the resources and liabilities of said institution, and that the answers made by him to the foregoing interrogatories contain the whole truth in reference to the matters to which they relate, according to his best knowledge and belief.

Before me,

SAMUEL A. POTTER, *Justice of the Peace.*

ESSEX, ss.

SALEM, Nov. 4, 1887.

Personally appeared Wm. H. Jelly, Geo. W. Pease, Jos. H. Towne, Nathaniel A. Horton, Henry A. Hale and Nathaniel G. Simonds, being five or more of the trustees of said corporation, and severally made oath that they have made an examination of the affairs of the bank; that the books and records of said institution indicate the state of affairs as above attested by their treasurer; and that they believe said statement to be true.

Before me,

ARTHUR L. HUNTINGTON, *Justice of the Peace.*

SALEM SAVINGS BANK—SALEM.

Incorporated 1818. Number of corporators, 197.

WILLIAM NORTHEY, *President.* Wm. H. SIMONDS, JR., *Treasurer.*  
CLARENCE MURPHY, *Clerk.*

Names of committee charged with the investment of its funds :

WM. NORTHEY, GEO. R. HARRIS,  
WM. H. FOSTER, WM. GEO. WEBB,  
DAVID MOORE, CHAS. S. REA.

Open for business every business day, 8.45 A.M. to 1.15 P.M.

STATEMENT.

ASSETS.		LIABILITIES.	
Public funds as per Schedule A,	\$2,013,000 00	Deposits, . . . .	\$6,844,981 40
Loans on public funds, . . .	57,000 00	Earnings undivided,	27,669 16
Bank stock as per Schedule B, .	573,000 00	Guaranty fund, . .	245,000 00
Loans on bank stock, . . . .	18,000 00		
Railroad bonds, . . . . .	202,000 00		
Railroad notes, . . . . .	25,000 00		
Real estate (for banking pur- poses,) . . . . .	60,000 00		
Real estate by foreclosure, . .	36,250 00		
Loans on real estate, . . . .	1,101,265 00		
Loans on personal security, . .	2,272,900 00		
Loans to counties, cities or towns (notes), . . . . .	558,550 00		
Deposits in banks, on interest, .	178,039 48		
Cash on hand, . . . . .	22,646 08		
	\$7,117,650 56		\$7,117,650 56

Loans on Public Funds, amount on each :—

On \$1,000 United States 4s, . . . . .	\$1,000 00
On \$21,500 United States 4s, . . . . .	* 50,000 00
On \$4,000 City of Lynn, Mass., 6s, . . . . .	
On \$1,000 City of Northampton, Mass., 6s, . . . . .	
On \$3,000 City of Cambridge, Mass., 6s, . . . . .	
On £3,600 sterling City of Boston, Mass., 5s, . . . . .	6,000 00
On \$1,000 Town of Danvers, Mass., 5s, . . . . .	
On \$2,000 City of Worcester, Mass., 6s, . . . . .	
On \$1,000 City of Cambridge, Mass., 6s, . . . . .	
On \$1,000 City of Lawrence, Mass., 6s, . . . . .	6,000 00
On \$2,000 City of Manchester, N. H., 6s, . . . . .	

\* Additional security has been received to bring this loan within the legal limit.



## Loans on Bank Stock, amount on each : —

On 50 shares Asiatic National Bank, Salem, . . . . .	\$800 00
On 75 shares Metacomet National Bank, Fall River, . . . . .	5,000 00
On 25 shares Metacomet National Bank, Fall River, . . . . .	5,000 00
On 25 shares Fall River National Bank, Fall River, . . . . .	
On 20 shares High Street Bank, Providence, R. I., . . . . .	
On 10 shares Rockport National Bank, Rockport, . . . . .	1,200 00
On 6 shares National Exchange Bank, Salem, . . . . .	
On 60 shares First National Bank, Boston, . . . . .	6,000 00

Invested in real estate (for banking purposes), . . . . .	\$60,000 00
Estimated value of the same, . . . . .	75,000 00
Assessed value of the same, . . . . .	55,000 00
Net income received from same during year ending Oct. 31, 1887, . . . . .	2,500 00
Value (by books) of other real estate, held by foreclosure or otherwise, . . . . .	36,250 00
Assessed value of the same, . . . . .	38,800 00
Net income received from same during year ending Oct. 31, 1887, . . . . .	1,958 83
Number of outstanding loans which are of an amount not exceeding \$3,000 each, . . . . .	198
Aggregate amount of the same, . . . . .	262,565 00

## Cash on Deposit in Banks, amount in each : —

First National Bank, Boston, . . . . .	\$108,986 84
National Exchange Bank, Salem, . . . . .	37,052 64
Mercantile National Bank, Salem, . . . . .	17,000 00
Merchants' National Bank, Salem, . . . . .	15,000 00

## Whole amount of interest or profits received or earned during year ending

Oct. 31, 1887, . . . . .	\$372,372 37
Rate and amount of each semi-annual dividend for the year ending Oct. 31, 1887, . . . . .	<div> <div>2 per cent., { 130,751 57</div> <div>2 per cent., { 131,269 22</div> </div>

Times for the dividends fixed by the by-laws: third Wednesday in April and October.

Number and amount of deposits (not including dividends) received during the year ending Oct. 31, 1887, . . . . .	9,994	\$774,819 00
Number and amount of deposits of and exceeding \$300 at any one time during the year ending Oct. 31, 1887, . . . . .	605	315,326 00
Number and amount of withdrawals (including dividends) during the year ending Oct. 31, 1887, . . . . .	9,583	990,661 82
Number of accounts opened during the year ending Oct. 31, 1887, . . . . .	1,558	
Number of accounts closed during the year ending Oct. 31, 1887, . . . . .	1,520	
Amount of expenses of the corporation during the year ending Oct. 31, 1887, . . . . .		11,528 49
Amount of treasurer's bond, . . . . .		30,000 00
Date of examination by commissioner: September 21.		

*Total amount of Loans with each specified Rate of Interest, including Deposits in Banks on Interest.*

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$146,039 48	2½ per cent.	\$759,550 00	4½ per cent.	\$1,023,720 00	6 per cent.
120,000 00	3¾ “	477,000 00	4¾ “	73,670 00	6½ “
60,000 00	3¾ “	888,000 00	5 “	3,000 00	7 “
231,200 00	4 “	196,050 00	5½ “	12,525 00	7½ “
100,000 00	4¼ “	120,000 00	5¾ “		

*Classification of Depositors' Accounts.*

	Number.	Amount.
Whole number, . . . . .	16,633	-
Of \$50 or less, . . . . .	4,265	\$79,570 00
Exceeding \$50 and not more than \$100, . . . . .	1,455	104,199 00
Exceeding \$100 and not more than \$200, . . . . .	2,165	299,334 00
Exceeding \$200 and not more than \$500, . . . . .	3,200	1,029,846 00
Exceeding \$500 and less than \$1,000, . . . . .	2,871	2,027,579 00
Of \$1,000 or more, . . . . .	2,677	3,304,453 40
To the credit of women, both adult and minor, . . . . .	9,042	3,528,040 00
To the credit of guardians, . . . . .	156	88,003 00
To the credit of religious and charitable associations, . . . . .	154	130,793 00
In trust, . . . . .	1,051	537,032 00

*Schedule A—Detailed Statement of Public Funds.*

	Par Value.	Estimated Market Value.	Amount Invested.
United States 4s, . . . . .	\$40,000	\$50,700 00	\$40,000 00
Town of Arlington, Mass., 6s, . . . . .	12,000	12,900 00	12,000 00
City of Bangor, Me., 6s, . . . . .	20,000	23,600 00	20,000 00*
of Bath, Me., 6s, . . . . .	7,000	7,030 00	7,000 00*
of Boston, Mass., 6s, . . . . .	50,000	55,500 00	50,000 00
of Boston, Mass., 4s, . . . . .	50,000	50,500 00	50,000 00
of Boston, Mass., 5s, . . . . .	130,000	146,900 00	130,000 00
Town of Beverly, Mass., 4s, . . . . .	10,000	10,000 00	10,000 00
City of Columbus, Ohio, 6s, . . . . .	30,000	30,300 00	30,000 00
of Columbus, Ohio, 4s, . . . . .	100,000	100,000 00	100,000 00
of Columbus, Ohio, 7s, . . . . .	35,000	35,350 00	35,000 00
of Cleveland, Ohio, 7s, . . . . .	125,000	137,998 00	132,500 00
of Cleveland, Ohio, 3.65s, . . . . .	34,000	32,640 00	34,000 00
of Cleveland, Ohio, 6s, . . . . .	5,000	5,610 00	5,000 00
of Cleveland, Ohio, 5s, . . . . .	1,000	1,055 00	1,000 00
of Cleveland, Ohio, 4½s, . . . . .	13,000	13,033 00	13,000 00
of Charlestown, Mass., 6s, . . . . .	50,000	53,500 00	50,000 00
of Chelsea, Mass., 6s, . . . . .	17,000	18,665 00	17,000 00
of Dayton, Ohio, 8s, . . . . .	11,000	11,530 00	11,000 00
of Dayton, Ohio, 4s, . . . . .	100,000	100,000 00	100,000 00
of Detroit, Mich., 7s, . . . . .	50,000	50,250 00	50,000 00
of Des Moines, Iowa, 4½s, . . . . .	100,000	100,500 00	100,000 00
Town of Everett, Mass., 6s, . . . . .	2,000	2,165 00	2,000 00
City of Fall River, Mass., 5s, . . . . .	10,000	10,600 00	10,000 00
of Fall River, Mass., 6s, . . . . .	54,000	67,240 00	54,000 00
of Fitchburg, Mass., 4s, . . . . .	30,000	30,150 00	30,000 00
of Holyoke, Mass., 6s, . . . . .	65,000	77,025 00	65,000 00
of Indianapolis, Ind., 7⅜s, . . . . .	7,000	8,065 00	7,000 00
of Lynn, Mass., 6s, . . . . .	11,000	12,188 00	11,000 00
of Lowell, Mass., 6s, . . . . .	50,000	52,750 00	50,000 00
of Lawrence, Mass., 6s, . . . . .	54,000	60,859 00	54,000 00

\* These were legal investments when made.

*Schedule A—Concluded.*

	Par Value.	Estimated Market Value.	Amount Invested.
Town of Marblehead, Mass., 6s, .	\$22,000	\$24,750 00	\$22,000 00
of Milford, Mass., 6s, .	7,500	8,663 00	7,500 00
City of Malden, Mass., 6s, .	50,000	54,000 00	50,000 00
of Manchester, N. H., 6s, .	100,000	117,250 00	100,000 00
of Middletown, Ct., 4s, .	25,000	25,000 00	25,000 00
Town of Pawtucket, R. I., 5s, .	10,000	10,875 00	10,000 00
City of Providence, R. I., 5s, .	297,000	327,035 00	297,000 00
of Salem, Mass., 5s, .	15,000	16,800 00	15,000 00
of Salem, Mass., 6s, .	101,000	106,807 00	101,000 00
of Springfield, Ohio, 6s, .	20,000	20,950 00	20,000 00*
Town of Winchester, Mass., 6s, .	35,000	38,850 00	35,000 00
City of Worcester, Mass., 4½s, .	50,000	53,125 00	50,000 00
	\$2,005,500	\$2,172,708 00	\$2,013,000 00

*Schedule B—Detailed Statement of Bank Stocks.*

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested
100	Atlantic Nat'l Bank, Boston, .	\$10,000	\$13,350 00	\$10,000 00
10	Atlas Nat'l Bank, Boston, .	1,000	1,155 00	1,000 00
73	Blackstone Nat'l Bank, Boston, .	7,300	7,920 00	7,300 00
25	Boylston Nat'l Bank, Boston, .	2,500	3,263 00	2,500 00
205	Nat'l City Bank, Boston, .	20,500	22,191 00	21,800 00
280	Columbian Nat'l Bank, Boston, .	28,000	35,630 00	28,000 00
502	N'l Bank of Commerce, Boston, .	50,200	61,369 00	50,200 00
50	Nat'l Bank of the Common- wealth, Boston, .	5,000	6,850 00	5,000 00
114	Freeman's Nat'l Bank, Boston, .	11,400	10,716 00	11,400 00
120	Hamilton Nat'l Bank, Boston, .	12,000	14,700 00	13,850 00
78	N'l Hide & Leather B'k, Boston, .	7,800	8,931 00	8,502 00
40	Lincoln Nat'l Bank, Boston, .	4,000	4,410 00	4,000 00
124	Merchandise N'l Bank, Boston, .	12,400	12,431 00	12,400 00
583	Merchants' Nat'l Bank, Boston, .	58,300	81,620 00	75,500 00
274	North Nat'l Bank, Boston, .	27,400	35,894 00	28,400 00
125	N'l B'k of Redemption, Boston, .	12,500	15,906 00	13,750 00
165	N'l B'k of the Republic, Boston, .	16,500	23,100 00	20,855 00
498	Natl Revere Bank, Boston, .	49,800	62,250 00	50,300 00
173	Second Nat'l Bank, Boston, .	17,300	25,950 00	18,100 00
75	Shawmut Nat'l Bank, Boston, .	7,500	9,394 00	8,250 00
40	State Nat'l Bank, Boston, .	4,000	4,640 00	4,500 00
100	Suffolk Nat'l Bank, Boston, .	10,000	11,450 00	11,000 00
200	Tremont Nat'l Bank, Boston, .	20,000	20,050 00	20,000 00
616	Asiatic Nat'l Bank, Salem, .	18,480	24,024 00	20,328 00
85	Natl Exchange Bank, Salem, .	8,500	10,370 00	8,900 00

\* This was a legal investment when made.



*Schedule B — Concluded.*

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
134	First Nat'l Bank, Salem, . . . . .	\$13,400	\$17,420 00	\$14,740 00
20	Mercantile Nat'l Bank, Salem, . . . . .	2,000	2,380 00	2,000 00
963	Merchants' Nat'l Bank, Salem, . . . . .	48,150	65,484 00	48,150 00
98	Naumkeag Nat'l Bank, Salem, . . . . .	9,800	13,623 00	12,380 00
100	Salem Nat'l Bank, Salem, . . . . .	10,000	13,500 00	10,500 00
100	Home Nat'l Bank, Brockton, . . . . .	10,000	11,900 00	10,000 00
7	Beverly Nat'l Bank, Beverly, . . . . .	700	910 00	700 00
20	Marblehead N'l Bank, Marblehead, . . . . .	2,000	2,300 00	2,000 00
45	N'l Grand Bank, Marblehead, . . . . .	4,500	5,400 00	4,995 00
100	First Nat'l Bank, Chelsea, . . . . .	10,000	13,300 00	11,700 00
		\$532,930	\$673,781 00	\$573,000 00

*Railroad Bonds.*

	Par Value.	Estimated Market Value.	Amount Invested.
Fitchburg R.R. 5s, . . . . .	\$50,000	\$52,000 00	\$50,000 00
Fitchburg R.R. 4s, . . . . .	25,000	24,125 00	25,000 00
Boston, Clinton, Fitchburg & New Bedford R.R. 5s, . . . . .	25,000	27,625 00	25,000 00
Boston & Lowell R.R. 7s, . . . . .	20,000	23,000 00	20,000 00
Old Colony R.R. 4½s, . . . . .	20,000	21,100 00	20,000 00
Old Colony R.R. 4s, . . . . .	50,000	50,000 00	50,000 00
Providence & Worcester R.R. 6s, . . . . .	12,000	13,560 00	12,000 00
	\$202,000	\$211,410 00	\$202,000 00

## COMMONWEALTH OF MASSACHUSETTS.

ESSEX, ss.

SALEM, Nov. 14, 1887.

Personally appeared Wm. H. Simonds, Jr., Treasurer of the Salem Savings Bank, and made oath that the foregoing statement, by him subscribed, is a true and correct statement of all the resources and liabilities of said institution, and that the answers made by him to the foregoing interrogatories contain the whole truth in reference to the matters to which they relate, according to his best knowledge and belief.

Before me,

FREDERICK CATE, *Justice of the Peace.*

ESSEX, ss.

SALEM, Nov. 14, 1887.

Personally appeared Wm. Northey, Wm. H. Foster, David Moore, George R. Harris, Wm. Geo. Webb and Chas. S. Rea, being five or more of the trustees of said corporation, and severally made oath that they have made an examination of the affairs of the bank; that the books and records of said institution indicate the state of affairs as above attested by their treasurer; and that they believe said statement to be true.

Before me,

FREDERICK CATE, *Justice of the Peace.*



## SEAMEN'S SAVINGS BANK—PROVINCETOWN.

Incorporated 1851. Number of corporators, 74.

LYSANDER N. PAINE, *President.*JOSEPH H. DYER, *Treasurer.*JOSEPH H. DYER, *Clerk.*

Names of committee charged with the investment of its funds:

LYSANDER N. PAINE,

LAUREN YOUNG,

ATKINS NICKERSON,

A. L. PUTNAM.

NATH'L HOPKINS,

Open for business every business day, 9 A.M. to 12 M., and 1 to 3 P.M.

## STATEMENT.

ASSETS.		LIABILITIES.	
Public funds as per Schedule A,	\$22,000 00	Deposits, . . . . .	\$275,718 26
Loan on public funds, . . . . .	200 00	Earnings undivided, . . . . .	6,753 97
Bank stock as per Schedule B, . . . . .	94,240 84	Guaranty fund, . . . . .	10,726 98
Loan on bank stock, . . . . .	1,080 00		
Railroad bonds, . . . . .	22,435 00		
Real estate (for banking purposes), . . . . .	1,330 29		
Real estate by foreclosure, . . . . .	32,961 32		
Loans on real estate, . . . . .	78,658 41		
Loans on personal security, . . . . .	22,076 12		
Loans to counties, cities or towns (notes), . . . . .	7,200 00		
Deposits in banks, on interest, . . . . .	6,480 04		
Loan on depositor's book, . . . . .	200 00		
Furniture and safes, . . . . .	2,623 49		
Cash on hand, . . . . .	1,713 70		
	<u>\$293,199 21</u>		<u>\$293,199 21</u>

## Loan on Public Funds :—

On \$200 United States 4s, . . . . . \$200 00

## Loan on Bank Stock :—

On 13 shares First National Bank, Provincetown, . . . . . \$1,080 00

Invested in real estate (for banking purposes), . . . . . \$1,330 29

Estimated value of the same, . . . . . 1,200 00

Assessed value of the same, . . . . . 1,200 00

Net income received from same during year ending Oct. 31, 1887, . . . . . 33 86

Value (by books) of other real estate, held by foreclosure or otherwise, . . . . . 32,961 32

Assessed value of the same, . . . . . 21,800 00

Net income received from same during year ending Oct. 31, 1887, . . . . . 701 87

Number of outstanding loans which are of an amount not exceeding \$3,000 each, . . . . . 111

Aggregate amount of the same, . . . . . 83,422 26

Amount of investments from which no income is received, . . . . . 6,386 12

## Cash on Deposit in Banks, amount in each :—

Maverick National Bank, Boston, . . . . . \$1,307 73

National Revere Bank, Boston, . . . . . 5,172 31

Whole amount of interest or profits received or earned during year ending

Oct. 31, 1887, . . . . .	\$14,612 21
Rate and amount of each semi-annual dividend for the year } 1½ per cent., {	4,034 80
ending Oct. 31, 1887, . . . . . } 1½ per cent., {	3,878 61

Times for the dividends fixed by the by-laws: January and July.

Number and amount of deposits (not including dividends) received during the year ending Oct. 31, 1887, . . . . .	567	\$45,854 84
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Number and amount of deposits of and exceeding \$300 at any one time during the year ending Oct. 31, 1887, . . . . .	28	14,387 95
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Number and amount of withdrawals (including dividends) during the year ending Oct. 31, 1887, . . . . .	627	61,858 42
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Number of accounts opened during the year ending Oct. 31, 1887, . . . . .	153
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Number of accounts closed during the year ending Oct. 31, 1887, . . . . .	152
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Amount of expenses of the corporation during the year ending Oct. 31, 1887, . . . . .	2,380 01
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Amount of treasurer's bond, . . . . .	20,000 00
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Date of examination by commissioner: October 19.

*Total amount of Loans with each specified Rate of Interest, including Deposits in Banks on Interest.*

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$6,480 04	2½ per cent.	\$1,500 00	5½ per cent.	\$76 16	7 per cent.
6,000 00	4½ “	42,795 41	6 “	240 00	8 “
52,400 00	5 “	6,402 96	6½ “		

*Classification of Depositors' Accounts.*

	Number.	Amount.
Whole number, . . . . .	1,532	-
Of \$50 or less, . . . . .	734	\$10,598 62
Exceeding \$50 and not more than \$100, . . . . .	176	12,374 11
Exceeding \$100 and not more than \$200, . . . . .	183	25,692 08
Exceeding \$200 and not more than \$500, . . . . .	255	81,020 27
Exceeding \$500 and less than \$1,000, . . . . .	139	95,326 21
Of \$1,000 or more, . . . . .	45	50,706 97
To the credit of women, both adult and minor, . . . . .	681	118,364 92
To the credit of guardians, . . . . .	4	1,903 43
To the credit of religious and charitable associations, . . . . .	18	4,145 86
In trust, . . . . .	143	31,793 79

*Schedule A—Detailed Statement of Public Funds.*

	Par Value.	Estimated Market Value.	Amount Invested.
City of Columbus, Ohio, 6s, . . . . .	\$4,000	\$4,300 00	\$4,600 00
of Fall River, Mass., 6s, . . . . .	2,000	2,240 00	2,400 00
of Holyoke, Mass., 7s, . . . . .	15,000	17,100 00	15,000 00
	\$21,000	\$23,640 00	\$22,000 00

*Schedule B — Detailed Statement of Bank Stocks.*

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
25	Atlas Nat'l Bank, Boston, .	\$2,500	\$2,884 37	\$3,175 00
20	Blackstone Nat'l Bank, Boston,	2,000	2,117 50	2,500 00
76	Boston Nat'l Bank, Boston, .	7,600	9,044 00	7,600 00
50	Central Nat'l Bank, Boston, .	5,000	6,500 00	7,882 50
15	Continental N'l Bank, Boston,	1,500	1,785 00	1,878 75
50	Eliot Nat'l Bank, Boston, .	5,000	6,450 00	6,000 00
50	Everett Nat'l Bank, Boston, .	5,000	4,850 00	6,575 00
45	Freeman's Nat'l Bank, Boston,	4,500	4,230 00	4,500 00
25	Globe Nat'l Bank, Boston, .	2,500	2,302 12	3,562 50
15	Howard Nat'l Bank, Boston, .	1,500	1,616 25	1,500 00
25	Manufacturers' N'l B'k, Boston,	2,500	2,362 50	2,871 88
50	Mt. Vernon Nat'l Bank, Boston,	5,000	6,887 50	6,250 00
10	Market Nat'l Bank, Boston, .	1,000	917 50	1,190 00
40	Old Boston Nat'l Bank, Boston,	2,000	2,270 00	3,300 00
50	N'l B'k of the Republic, Boston,	5,000	7,000 00	5,541 67
69	Nat'l Revere Bank, Boston, .	6,900	8,625 00	7,592 62
17	Second Nat'l Bank, Boston. .	1,700	2,550 00	1,700 00
26	State Nat'l Bank, Boston, .	2,600	3,016 00	2,600 00
30	Suffolk Nat'l Bank, Boston, .	3,000	3,435 00	4,187 50
45	Tremont Nat'l Bank, Boston, .	4,500	4,511 25	5,473 42
10	Blue Hill Nat'l Bank, Milton, .	1,000	1,027 50	1,000 00
5	Home Nat'l Bank, Brockton, .	500	600 00	540 00
54	First N'l Bank, Provincetown,	5,400	8,316 00	6,820 00
		\$78,200	\$93,298 49	\$94,240 84

*Railroad Bonds.*

	Par Value.	Estimated Market Value.	Amount Invested.
Boston, Revere Beach & Lynn R.R. 6s,	\$1,000	\$1,120 00	\$1,142 50
Boston, Clinton & Fitchburg R.R. 7s,	3,000	3,090 00	3,457 50
Vermont & Massachusetts R.R. 5s, .	6,000	6,360 00	6,660 00
Fitchburg R.R. 5s, . . . . .	10,000	10,400 00	11,175 00
	\$20,000	\$20,970 00	\$22,435 00

## COMMONWEALTH OF MASSACHUSETTS.

BARNSTABLE, ss., Nov. 28, 1887.

Personally appeared Joseph H. Dyer, Treasurer of the Seamen's Savings Bank, and made oath that the foregoing statement, by him subscribed, is a true and correct statement of all the resources and liabilities of said institution, and that the answers made by him to the foregoing interrogatories contain the whole truth in reference to the matters to which they relate, according to his best knowledge and belief.

Before me,

JAMES H. HOPKINS, *Justice of the Peace.*

## COMMONWEALTH OF MASSACHUSETTS.

BARNSTABLE, ss., Nov. 28, 1887.

Personally appeared Lysander N. Paine, Atkins Nickerson, Joshua Cook, Nath'l Hopkins, James A. Small and A. L. Putnam, being five or more of the trustees of said corporation, and severally made oath that they have made an examination of the affairs of the bank; that the books and records of said institution indicate the state of affairs as above attested by their treasurer; and that they believe said statement to be true.

Before me,

JAMES H. HOPKINS, *Justice of the Peace.*



## SHELBURNE FALLS SAVINGS BANK—SHELBURNE FALLS.

Incorporated 1855. Number of corporators, 50.

F. A. BALL, *President.*HERBERT NEWELL, *Clerk.*A. K. HAWKS, *Treasurer.*

Names of committee charged with the investment of its funds:

ALANSON W. WARD,

A. K. HAWKS.

GEORGE A. BATES,

Open for business every business day, 9 A.M. to 12 M., 1 to 4 P.M.

## STATEMENT.

ASSETS.		LIABILITIES.	
Public funds as per Schedule A,	\$187,000 00	Deposits, . . . . .	\$680,151 98
Bank stock as per Schedule B, .	34,900 00	Earnings undivided,	6,413 91
Loan on bank stock, . . . . .	2,000 00	Guaranty fund, . . . . .	29,200 00
Railroad bonds, . . . . .	90,000 00		
Loans on real estate, . . . . .	324,867 00		
Loans on personal security, . . .	50,921 67		
Deposits in banks, on interest, .	10,000 00		
Deposits in banks, not on interest, . . . . .	547 76		
Bonds of Lamson & Goodnow Manufacturing Co.,* . . . . .	15,000 00		
Suspense account, . . . . .	2 91		
Cash on hand, . . . . .	526 55		
	<hr/>		<hr/>
	\$715,765 89		\$715,765 89

## Loan on Bank Stock :—

On 25 shares Home National Bank, Holyoke, . . . . . \$2,000 00

Number of outstanding loans which are of an amount not exceeding \$3,000 each, . . . . . 310

Aggregate amount of the same, . . . . . \$239,569 00

## Cash on Deposit in Banks, amount in each :—

Home National Bank, Holyoke, . . . . . \$5,000 00

Conway National Bank, Conway, . . . . . 5,000 00

Shelburne Falls National Bank, Shelburne Falls, . . . . . 513 28

Springfield Safe Deposit and Trust Company, Springfield, . . . . . 34 48

Whole amount of interest or profits received or earned during year ending Oct. 31, 1887, . . . . .

\$41,818 82

Rate and amount of each semi-annual dividend for the year } 2 per cent., { 13,302 82  
ending Oct. 31, 1887, . . . . . } 2 per cent., { 13,126 01

Times for the dividends fixed by the by-laws: April 10 and October 10.

Number and amount of deposits (not including dividends) received during the year ending Oct. 31, 1887, . . . . .	1,584	\$94,414 47
Number and amount of deposits of and exceeding \$300 at any one time during the year ending Oct. 31, 1887, . . . . .	63	35,036 68
Number and amount of withdrawals (including dividends) during the year ending Oct. 31, 1887, . . . . .	1,382	133,940 72
Number of accounts opened during the year ending Oct. 31, 1887, . . . . .	345	
Number of accounts closed during the year ending Oct. 31, 1887, . . . . .	321	
Amount of expenses of the corporation during the year ending Oct. 31, 1887, . . . . .		1,714 31
Amount of treasurer's bond, . . . . .		15,000 00
Date of examination by commissioner: July 25.		

*Total amount of Loans with each specified Rate of Interest, including Deposits in Banks on Interest.*

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$10,000 00	4½ per cent.	\$377,788 67	5 per cent.	-	-

*Classification of Depositors' Accounts.*

	Number.	Amount.
Whole number, . . . . .	3,056	-
Of \$50 or less, . . . . .	1,482	\$19,696 66
Exceeding \$50 and not more than \$100, . . . . .	287	21,050 17
Exceeding \$100 and not more than \$200, . . . . .	354	49,693 00
Exceeding \$200 and not more than \$500, . . . . .	443	143,767 28
Exceeding \$500 and less than \$1,000, . . . . .	280	195,018 17
Of \$1,000 or more, . . . . .	210	250,926 70
To the credit of women, both adult and minor, . . . . .	1,504	312,360 22
To the credit of guardians, . . . . .	14	6,699 44
To the credit of religious and charitable associations, . . . . .	14	2,401 76
In trust, . . . . .	19	8,163 02

*Schedule A — Detailed Statement of Public Funds.*

	Par Value.	Estimated Market Value.	Amount Invested.
City of Boston, Mass., 6s, . . . . .	\$10,000	\$11,000 00	\$10,000 00
of Boston, Mass., 5s, . . . . .	20,000	22,800 00	20,000 00
of Milwaukee, Wis., 7s, . . . . .	30,000	32,500 00	30,000 00
of Fall River, Mass., 6s, . . . . .	14,000	15,600 00	14,000 00
of Fall River, Mass., 5s, . . . . .	20,000	21,000 00	20,000 00
of Providence, R. I., 5s, . . . . .	23,000	26,000 00	23,000 00
of Lynn, Mass., 6s, . . . . .	7,000	7,800 00	7,000 00
of Lynn, Mass., 5s, . . . . .	5,000	5,600 00	5,000 00
of Springfield, Ohio, 5s, . . . . .	8,000	8,300 00	8,000 00*
United States 4s, . . . . .	50,000	63,000 00	50,000 00
	\$187,000	\$213,600 00	\$187,000 00

\* This was a legal investment when made.

*Schedule B—Detailed Statement of Bank Stocks.*

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
240	Shelburne Falls Nat'l Bank, Shelburne Falls, . . . .	\$24,000	\$18,000 00	\$18,000 00
69	Conway Nat'l Bank, Conway, .	6,900	7,750 00	6,900 00
50	First Nat'l Bank, Northampton,	5,000	6,250 00	5,000 00
50	Adams N'l B'k, North Adams,	5,000	7,000 00	5,000 00
		\$40,900	\$39,000 00	\$34,900 00

*Railroad Bonds.*

	Par Value.	Estimated Market Value.	Amount Invested.
Fitchburg R.R. 5s, . . . . .	\$40,000	\$41,750 00	\$40,000 00
Vermont & Massachusetts R.R. 5s, .	20,000	21,200 00	20,000 00
Boston & Lowell R.R. 4s, . . . .	20,000	19,600 00	20,000 00
Fitchburg R.R. 4s, . . . . .	10,000	9,700 00	10,000 00
	\$90,000	\$92,250 00	\$90,000 00

## COMMONWEALTH OF MASSACHUSETTS.

FRANKLIN, ss., Nov. 12, 1887.

Personally appeared A. K. Hawks, Treasurer of the Shelburne Falls Savings Bank, and made oath that the foregoing statement, by him subscribed, is a true and correct statement of all the resources and liabilities of said institution, and that the answers made by him to the foregoing interrogatories contain the whole truth in reference to the matters to which they relate, according to his best knowledge and belief.

Before me,

SAMUEL T. FIELD, *Justice of the Peace.*

FRANKLIN, ss., Nov. 12, 1887.

Personally appeared H. A. Merrick, Geo. W. Jenks, J. K. Patch, A. W. Ward and H. Newell, being five or more of the trustees of said corporation, and severally made oath that they have made an examination of the affairs of the bank; that the books and records of said institution indicate the state of affairs as above attested by their treasurer; and that they believe said statement to be true.

Before me,

A. K. HAWKS, *Notary Public.*

FRANKLIN, ss., Nov. 28, 1887.

Then personally appeared F. A. Ball, and made oath that he has examined the affairs of the bank, and believes said statement to be true.

Before me,

A. K. HAWKS, *Notary Public.*

SOMERVILLE SAVINGS BANK—SOMERVILLE.

Incorporated Feb. 24, 1885. Number of corporators, 18.

OREN S. KNAPP, *President.*

FREDERIC W. STONE, *Treasurer.*

FREDERIC W. STONE, *Clerk.*

Names of committee charged with the investment of its funds :

OREN S. KNAPP,

PHILIP EBERLE,

MARSHALL H. LOCKE,

SILAS H. HOLLAND.

J. WALTER SANBORN.

Open for business every business day, 11 A.M. to 1 P.M., also Monday evening 7.30 to 8.30.

### STATEMENT.

ASSETS.		LIABILITIES.	
Public funds as per Schedule A,	\$5,000 00	Deposits, . . . .	\$63,701 23
Bank stock as per Schedule B, .	1,500 00	Earnings undivided,	806 78
Railroad bonds, . . . .	8,000 00	Guaranty fund,	300 00
Loans on real estate, . . . .	45,460 00*	Profit and loss acc't,	378 26
Loans on personal security,	2,425 00		
Deposits in banks, on interest, .	578 55		
Expense account, . . . .	226 70		
Premium account, . . . .	1,644 78		
Furniture and fixtures, . . . .	225 00		
Cash on hand, . . . .	126 24		
	<u>\$65,186 27</u>		<u>\$65,186 27</u>

Number of outstanding loans which are of an amount not exceeding \$3,000 each, . . . . . 26

Aggregate amount of the same,	\$26,885 00
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Cash on Deposit in Banks, amount in each :—

Market National Bank, Boston,	. . . . .	\$64 57
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Boston Safe Deposit and Trust Company, Boston,	. . . . .	513 98
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Whole amount of interest or profits received or earned during year ending

Oct. 31, 1887, . . . . .	\$2,893 20
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Rate and amount of each semi-annual dividend for the year	} 1½ per cent., {	557 52
ending Oct. 31, 1887, . . . . .		
	} 2 per cent., {	904 54

ending Oct. 31, 1887, . . . . . } 2 per cent., { 904 54

Times for the dividends fixed by the by-laws : June 1 and December 1.

Number and amount of deposits (not including dividends) received during the year ending Oct. 31, 1887, . . . . .	813	\$47,274 28
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Number and amount of deposits of and exceeding \$300 at any one time during the year ending Oct. 31, 1887, . . . . .	39	20,583	90
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Number and amount of withdrawals (including dividends) during the year ending Oct. 31, 1887,	411	35,797 43
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Number of accounts opened during the year ending Oct. 31, 1887, . 198

Number of accounts closed during the year ending Oct. 31, 1887,	94
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Amount of expenses of the corporation during the year ending Oct.31, 1887,	418 69
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Amount of treasurer's bond, . . . . .	5,000 00
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Date of examination by commissioner: September 19.

\* These loans have been reduced within the legal limit.



Total amount of Loans with each specified Rate of Interest, including  
Deposits in Banks on Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$578 55 29,525 00	2½ per cent. 5 “	\$7,650 00	5½ per cent.	\$10,710 00	6 per cent.

Classification of Depositors' Accounts.

	Number.	Amount.
Whole number, . . . . .	453	-
Of \$50 or less, . . . . .	242	\$3,481 64
Exceeding \$50 and not more than \$100, . . . . .	50	3,784 14
Exceeding \$100 and not more than \$200, . . . . .	61	8,141 09
Exceeding \$200 and not more than \$500, . . . . .	65	20,684 84
Exceeding \$500 and less than \$1,000, . . . . .	21	13,236 35
Of \$1,000 or more, . . . . .	14	14,373 17
To the credit of women, both adult and minor, . . . . .	185	26,958 55
To the credit of guardians, . . . . .	2	1,159 92
To the credit of religious and charitable associations, . . . . .	11	1,506 11
In trust, . . . . .	29	4,840 69

Schedule A—Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Somerville, Mass., 4s, . . . . .	\$3,000	\$3,070 00	\$3,000 00
Town of Bedford, Mass., 4s, . . . . .	2,000	2,006 67	2,000 00
	\$5,000	\$5,076 67	\$5,000 00

Schedule B—Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
10	Merchants' Nat'l Bank, Boston,	\$1,000	\$1,397 50	\$1,000 00
5	N'l B'k of No. America, Boston,	500	525 00	500 00
		\$1,500	\$1,922 50	\$1,500 00

*Railroad Bonds.*

	Par Value.	Estimated Market Value.	Amount Invested.
Boston, Clinton & Fitchburg R.R. 7s,	\$1,000	\$1,073 33	\$1,000 00
Boston, Clinton, Fitchburg & New Bedford R.R. 5s, . . . . .	1,000	1,146 67	1,000 00
Boston & Lowell R.R. 7s, . . . .	2,000	2,211 67	2,000 00
Conn. & Passumpsic Rivers R.R. 7s,	1,000	1,095 83	1,000 00*
Nashua & Lowell R.R. 6s, . . . .	2,000	2,200 00	2,000 00
Vermont & Massachusetts R.R. 5s, .	1,000	1,050 00	1,000 00
	\$8,000	\$8,777 50	\$8,000 00

## COMMONWEALTH OF MASSACHUSETTS.

MIDDLESEX, ss., Nov. 12, 1887.

Personally appeared Frederic W. Stone, Treasurer of the Somerville Savings Bank, and made oath that the foregoing statement, by him subscribed, is a true and correct statement of all the resources and liabilities of said institution, and that the answers made by him to the foregoing interrogatories contain the whole truth in reference to the matters to which they relate, according to his best knowledge and belief.

Before me, ALBION A. PERRY, *Justice of the Peace.*

MIDDLESEX, ss., Nov. 12, 1887.

Personally appeared Oren S. Knapp, George L. Baxter, Silas H. Holland, H. P. Makechine, M. H. Locke and Jonathan Stone, being five or more of the trustees of said corporation, and severally made oath that they have made an examination of the affairs of the bank; that the books and records of said institution indicate the state of affairs as above attested by their treasurer; and that they believe said statement to be true.

Before me, ALBION A. PERRY, *Justice of the Peace.*

\* This was a legal investment when made.

SOUTH ADAMS SAVINGS BANK — ADAMS.

Incorporated 1869. Number of corporators, 9.

HENRY J. BLISS, *President.*

H. H. WELLINGTON, *Treasurer.*

JAMES C. CHALMERS, *Clerk.*

Names of committee charged with the investment of its funds :

A. B. MOLE, H. H. WELLINGTON,  
A. J. BUCKLIN, W. B. GREEN.  
DANIEL BURT,

Open for business every business day, 9 A.M. to 12.30 P.M., and 1.30 to 3 P.M.

STATEMENT.

ASSETS.		LIABILITIES.	
Public funds as per Schedule A,	\$106,000 00	Deposits, . . . . .	\$636,110 45
Bank stock as per Schedule B, .	50,600 00	Earnings undivided, .	6,180 16
Railroad bonds, . . . . .	45,000 00	Guaranty fund, . . .	24,500 00
Loans on real estate, . . . . .	284,148 00		
Loans on personal security, . .	112,650 00		
Loans to counties, cities or towns			
(notes), . . . . .	35,000 00		
Deposits in banks, on interest, .	23,926 59		
Expense account, . . . . .	473 42		
Premium account, . . . . .	8,500 00		
Cash on hand, . . . . .	492 60		
	\$666,790 61		\$666,790 61

Number of outstanding loans which are of an amount not exceeding \$3,000  
each, . . . . . 220  
Aggregate amount of the same, . . . . . \$180,248 00

Cash on Deposit in Banks, amount in each : —

First National Bank, Adams, . . . . . \$10,926 59  
Lincoln National Bank, Boston, . . . . . 13,000 00

Whole amount of interest or profits received or earned during year ending  
Oct. 31, 1887, . . . . . \$35,308 60  
Rate and amount of each semi-annual dividend for the year } 2 per cent., { 12,240 51  
ending Oct. 31, 1887, . . . . . } 2 per cent., { 12,348 36

Times for the dividends fixed by the by-laws : January and July.  
Average annual per cent. of dividends for term ending at time of and in-  
cluding last extra dividend : 5½.  
Date of the last extra dividend : January 1, 1883.

Number and amount of deposits (not including dividends) received  
during the year ending Oct. 31, 1887, . . . . . 2,161 \$124,726 98  
Number and amount of deposits of and exceeding \$300 at any one  
time during the year ending Oct. 31, 1887, . . . . . 82 42,526 09  
Number and amount of withdrawals (including dividends) during the  
year ending Oct. 31, 1887, . . . . . 1,307 151,524 02

Number of accounts opened during the year ending Oct. 31, 1887,	381
Number of accounts closed during the year ending Oct. 31, 1887,	341
Amount of expenses of the corporation during the year ending Oct. 31, 1887,	\$2,242 75
Amount of treasurer's bond,	25,000 00
Date of examination by commissioner: July 22.	

*Total amount of Loans with each specified Rate of Interest, including  
Deposits in Banks on Interest.*

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$10,926 59	2½ per cent.	\$15,000 00	4½ per cent.	\$351,448 00	6 per cent.
13,000 00	3     "     "	63,200 00	5     "     "	2,150 00	7     "     "

*Classification of Depositors' Accounts.*

	Number.	Amount.
Whole number,	1,958	-
Of \$50 or less,	584	\$23,753 25
Exceeding \$50 and not more than \$100,	308	22,895 80
Exceeding \$100 and not more than \$200,	284	44,334 02
Exceeding \$200 and not more than \$500,	315	106,444 80
Exceeding \$500 and less than \$1,000,	246	179,313 16
Of \$1,000 or more,	221	259,369 42
To the credit of women, both adult and minor,	981	302,763 53
To the credit of guardians,	21	7,865 66
To the credit of religious and charitable associations,	22	7,543 82
In trust,	46	11,169 90

*Schedule A—Detailed Statement of Public Funds.*

	Par Value.	Estimated Market Value.	Amount Invested.
United States 4s,	\$22,000	\$27,995 00	\$22,000 00
United States 4½s,	18,000	19,665 00	18,000 00
Town of Clarksburg, Mass., 4s,	7,000	7,000 00	7,000 00
City of Somerville, Mass., 5s,	5,000	5,500 00	5,000 00
Town of Natick, Mass., 4s,	3,000	3,090 00	3,000 00
City of Boston, Mass., 4s,	3,000	3,480 00	3,000 00
of Boston, Mass., 5s,	3,000	3,720 00	3,000 00
of East Saginaw, Mich., 5s,	4,000	4,160 00	4,000 00*
of East Saginaw, Mich., 7s,	3,500	3,832 00	3,500 00*
of Cleveland, Ohio, 6s,	2,000	2,400 00	2,000 00
of Providence, R. I., 5s,	1,000	1,205 00	1,000 00
of Lowell, Mass., 6s,	1,000	1,072 00	1,000 00
of Cambridge, Mass., 6s,	1,000	1,025 00	1,000 00
District of Columbia 6s,	10,000	11,200 00	10,000 00
Town of Adams, Mass., 6s,	22,500	25,200 00	22,500 00
	\$106,000	\$120,544 00	\$106,000 00

\* These were legal investments when made.



*Schedule B—Detailed Statement of Bank Stocks.*

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
186	First Nat'l Bank, Adams, .	\$18,600	\$26,620 00	\$18,600 00
35	Adams N'l B'k, North Adams,	3,500	5,250 00	3,500 00
25	Lee Nat'l Bank, Lee, . . .	2,500	3,500 00	2,500 00
75	Berkshire N'l B'k, No. Adams,	7,500	7,500 00	7,500 00
50	Lincoln Nat'l Bank, Boston, .	5,000	5,550 00	5,000 00
25	Conway Nat'l Bank, Conway, .	2,500	3,000 00	2,500 00
2	Lancaster Nat'l Bank, Clinton,	200	100 00	200 00
25	First Nat'l Bank, Woburn, . .	2,500	3,500 00	2,500 00
25	Franklin Co. N'l Bank, Greenfield, . . . . .	2,500	2,500 00	2,500 00
13	First Nat'l Bank, Newburyport,	1,300	1,700 00	1,300 00
40	First Nat'l Bank, Worcester, .	4,000	8,000 00	4,000 00
5	Third Nat'l Bank, Pittsfield, .	500	650 00	500 00
		\$50,600	\$67,870 00	\$50,600 00

*Railroad Bonds.*

	Par Value.	Estimated Market Value.	Amount Invested.
Conn. & Passumpsic Rivers R.R. 7s, .	\$5,000	\$5,800 00	\$5,000 00*
Boston & Lowell R.R. 7s, . . .	1,000	1,132 00	1,000 00
Boston & Lowell R.R. 5s, . . .	2,000	2,240 00	2,000 00
Nashua & Rochester R.R. 5s, . . .	5,000	5,362 00	5,000 00
Fitchburg R.R. 5s, . . . . .	3,000	3,390 00	3,000 00
Boston & Albany R.R. 7s, . . .	16,000	18,320 00	16,000 00
Vermont & Massachusetts R.R. 5s, .	10,000	11,450 00	10,000 00
Old Colony R.R. 4½s, . . . . .	1,000	1,100 00	1,000 00
Old Colony R.R. 6s, . . . . .	2,000	2,360 00	2,000 00
	\$45,000	\$51,154 00	\$45,000 00

## COMMONWEALTH OF MASSACHUSETTS.

BERKSHIRE, ss., Nov. 4, 1887.

Personally appeared H. H. Wellington, Treasurer of the South Adams Savings Bank, and made oath that the foregoing statement, by him subscribed, is a true and correct statement of all the resources and liabilities of said institution, and that the answers made by him to the foregoing interrogatories contain the whole truth in reference to the matters to which they relate, according to his best knowledge and belief.

Before me,

ARNOLD H. CRANDALL, *Notary Public.*

BERKSHIRE, ss., Nov. 4, 1887.

Personally appeared Alfred B. Mole, Chas. F. Sayles, Jackson B. Farnum, B. F. Phillips, Daniel Burt and W. B. Green, being five or more of the trustees of said corporation, and severally made oath that they have made an examination of the affairs of the bank; that the books and records of said institution indicate the state of affairs as above attested by their treasurer; and that they believe said statement to be true.

Before me,

ARNOLD H. CRANDALL, *Notary Public.*

\* This was a legal investment when made.

## COMMONWEALTH OF MASSACHUSETTS.

BERKSHIRE, ss., Nov. 28, 1887.

Personally appeared Henry J. Bliss, President of the South Adams Savings Bank, and made oath that the foregoing statement, by him subscribed, is a true and correct statement of all the resources and liabilities of said institution, and that the answers made by him to the foregoing interrogatories contain the whole truth in reference to the matters to which they relate, according to his best knowledge and belief.

Before me,

ARNOLD H. CRANDALL, *Notary Public*.

## SOUTH BOSTON SAVINGS BANK—BOSTON.

Incorporated 1863. Number of corporators, 65.

THOMAS HILLS, *President*.EDWARD H. BARTON, *Treasurer*.EDWARD H. BARTON, *Clerk*.

Names of committee charged with the investment of its funds:

THOMAS HILLS,

DUDLEY PRAY,

BENJ. DEAN,

OTIS D. DANA,

THOS. LEAVITT,

C. T. GALLAGHER,

WM. S. CROSBY,

GEO. H. BOND.

S. A. WOODS,

Open for business every business day, 9 A.M. to 3 P.M.; also Wednesday and Saturday,  
7 to 9 P.M., for deposits only.

## STATEMENT.

ASSETS.		LIABILITIES.	
Public funds as per Schedule A,	\$145,935 75	Deposits, . . . .	\$1,914,590 11
Bank stock as per Schedule B, .	100,320 00	Earnings undivided,	36,111 49
Railroad bonds, . . . .	36,000 00	Guaranty fund, .	62,883 00
Real estate (for banking purposes), . . . .	50,000 00		
Real estate by foreclosure, . . .	23,353 50		
Loans on real estate, . . . .	943,971 50		
Loans on personal security, . . .	622,500 00		
Loans to counties, cities or towns (notes), . . . .	15,000 00		
Deposits in banks, on interest, .	68,487 59		
Charges on mortgages, . . . .	2,446 99		
Cash on hand, . . . .	5,569 27		
	\$2,013,584 60		\$2,013,584 60

Invested in real estate (for banking purposes), . . . . .	\$50,000 00
Estimated value of the same, . . . . .	50,000 00
Assessed value of the same, . . . . .	58,700 00
Net income received from same during year ending Oct. 31, 1887, . . .	4,379 88
Value (by books) of other real estate, held by foreclosure or otherwise, .	23,353 50
Assessed value of the same, . . . . .	37,600 00
Net income received from same during year ending Oct. 31, 1887, . . .	522 92
Number of outstanding loans which are of an amount not exceeding \$3,000 each, . . . . .	337
Aggregate amount of the same, . . . . .	467,621 50
Amount of investments from which no income is received, . . . . .	14,800 00

Cash on Deposit in Banks, amount in each:—

Tremont National Bank, Boston, . . . . .	\$31,274 13
Howard National Bank, Boston, . . . . .	37,213 46

Whole amount of interest or profits received or earned during year ending

Oct. 31, 1887, . . . . .	\$91,433 51
Rate and amount of each semi-annual dividend for the year } 2 per cent., {	31,733 70
ending Oct. 31, 1887, . . . . . } 2 per cent., {	33,193 90

Times for the dividends fixed by the by-laws: third Wednesday in April and October.

Average annual per cent. of dividends for term ending at time of and including last extra dividend:  $4\frac{1}{2}$ .

Date of the last extra dividend: April 16, 1884.

Number and amount of deposits (not including dividends) received during the year ending Oct. 31, 1887, . . . . . 16,784 \$689,606 27

Number and amount of deposits of and exceeding \$300 at any one time during the year ending Oct. 31, 1887, . . . . . 380 197,985 60

Number and amount of withdrawals (including dividends) during the year ending Oct. 31, 1887, . . . . . 8,439 556,422 19

Number of accounts opened during the year ending Oct. 31, 1887, . . . . . 2,037

Number of accounts closed during the year ending Oct. 31, 1887, . . . . . 1,270

Amount of expenses of the corporation during the year ending Oct. 31, 1887, . . . . . 6,922 20

Amount of treasurer's bond, . . . . . 20,000 00

Date of examination by commissioner: January 25.

*Total amount of Loans with each specified Rate of Interest, including Deposits in Banks on Interest.*

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$68,487 59	$2\frac{1}{2}$ per cent.	\$125,000 00	$5\frac{1}{4}$ per cent.	\$14,200 00	$6\frac{1}{2}$ per cent.
15,000 00	4 " "	103,321 50	$5\frac{1}{2}$ " "	21,450 00	7 " "
251,500 00	$4\frac{1}{2}$ " "	100,000 00	$5\frac{3}{4}$ " "	10,900 00	$7\frac{1}{2}$ " "
130,000 00	$4\frac{3}{4}$ " "	153,650 00	6 " "	5,200 00	8 " "
651,250 00	5 " "				

*Classification of Depositors' Accounts.*

	Number.	Amount.
Whole number, . . . . .	11,331	-
Of \$50 or less, . . . . .	6,556	\$57,934 61
Exceeding \$50 and not more than \$100, . . . . .	963	69,206 66
Exceeding \$100 and not more than \$200, . . . . .	1,159	159,988 86
Exceeding \$200 and not more than \$500, . . . . .	1,254	405,588 27
Exceeding \$500 and less than \$1,000, . . . . .	845	594,426 56
Of \$1,000 or more, . . . . .	554	627,445 15
To the credit of women, both adult and minor, . . . . .	5,461	824,470 78
To the credit of guardians, . . . . .	28	10,721 21
To the credit of religious and charitable associations, . . . . .	78	39,524 14
In trust, . . . . .	1,871	326,142 74



*Schedule A — Detailed Statement of Public Funds.*

	Par Value.	Estimated Market Value.	Amount Invested.
Town of Everett, Mass., 6s, . .	\$1,000	\$1,100 00	\$980 75
City of Chelsea, Mass., 6s, . .	7,000	7,752 50	6,860 00
of Bangor, Me., 6s, . . . .	8,000	8,840 00	7,320 00*
of New London, Ct., 7s, . . .	10,000	12,733 33	10,000 00
of Portland, Me., 6s, . . . .	15,000	17,850 00	13,775 00*
of Norwich, Ct., 5s, . . . .	24,000	26,020 00	24,000 00
of Fall River, Mass., 6s, . . .	10,000	12,050 00	10,000 00
of Grand Rapids, Mich., 8s, . .	5,000	6,033 34	5,000 00
of Dayton, Ohio, 4s, . . . .	16,000	15,946 67	16,000 00
Town of Pawtucket, R. I., 6s, . .	8,000	9,160 00	8,000 00
District of Columbia 5s, . . . .	4,000	4,466 67	4,000 00
City of Lewiston, Me., 6s, . . .	10,000	11,800 00	10,000 00
of Springfield, Mass., 7s, . . .	3,000	3,437 50	3,000 00
of Cleveland, Ohio, 7s, . . . .	18,000	20,654 99	18,000 00
of Cleveland, Ohio, 6s, . . . .	9,000	10,526 25	9,000 00
	\$148,000	\$168,371 25	\$145,935 75

*Schedule B — Detailed Statement of Bank Stocks.*

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
111	Atlas Nat'l Bank, Boston, . .	\$11,100	\$12,806 07	\$11,000 00
75	N'l Bank of Commerce, Boston,	7,500	8,962 50	7,500 00
60	Columbian Nat'l Bank, Boston,	6,000	7,620 00	6,000 00
100	Eliot Nat'l Bank, Boston, . .	10,000	12,900 00	10,000 00
20	Freeman's Nat'l Bank, Boston,	2,000	1,880 00	2,000 00
60	Globe Nat'l Bank, Boston, . .	6,000	5,527 50	6,000 00
23	Merchandise N'l Bank, Boston,	2,300	2,305 75	2,300 00
18	Massachusetts N'l B'k, Boston,	4,500	4,612 50	4,500 00
45	N'l B'k of No. America, Boston,	4,500	4,713 75	4,500 00
5	Shoe & Leather N'l B'k, Boston,	500	505 00	500 00
50	Suffolk Nat'l Bank, Boston, . .	5,000	5,712 50	5,000 00
105	Third Nat'l Bank, Boston, . .	10,500	10,552 50	10,420 00
22	Traders' Nat'l Bank, Boston, . .	2,200	2,073 50	2,200 00
150	Tremont Nat'l Bank, Boston, . .	15,000	15,037 50	15,000 00
133	Nat'l Webster Bank, Boston, . .	13,300	13,649 79	13,300 00
		\$100,400	\$108,858 86	\$100,320 00

\* These were legal investments when made.

Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
New Bedford R.R. 7s, . . .	\$1,000	\$1,173 33	\$1,000 00
Old Colony R.R. 5s, . . .	1,000	1,021 67	1,000 00
Boston & Maine R.R. 7s, . . .	6,000	6,957 50	6,000 00
Fitchburg R.R. 4s, . . .	10,000	9,866 67	10,000 00
Boston & Albany R.R. 7s, . . .	18,000	20,295 00	18,000 00
	\$36,000	\$39,314 17	\$36,000 00

COMMONWEALTH OF MASSACHUSETTS.

SUFFOLK, ss., Dec. 31, 1887.

Personally appeared Edward H. Barton, Treasurer of the South Boston Savings Bank and made oath that the foregoing statement, by him subscribed, is a true and correct statement of all the resources and liabilities of said institution, and that the answers made by him to the foregoing interrogatories contain the whole truth in reference to the matters to which they relate, according to his best knowledge and belief.

Before me, HENRY C. MITCHELL, *Justice of the Peace.*

SUFFOLK, ss., Dec. 31, 1887.

Personally appeared Thos. Gogin, Thomas Hills, Jos. R. Grose, John A. Stetson and Thomas Hill, being five or more of the trustees of said corporation, and severally made oath that they have made an examination of the affairs of the bank; that the books and records of said institution indicate the state of affairs as above attested by their treasurer; and that they believe said statement to be true.

Before me, HENRY C. MITCHELL, *Justice of the Peace.*

SOUTHBIDGE SAVINGS BANK — SOUTHBIDGE.

Incorporated 1848. Number of corporators, 66.

ROB'T H. COLE, *President.*

C. D. MONROE, *Treasurer.*

C. D. MONROE, *Clerk.*

Names of committee charged with the investment of its funds :

R. H. COLE, JAMES W. WELLS,

L. PHELPS, C. D. PAIGE.

F. L. CHAPIN,

Open for business every business day except Saturday, 9 A.M. to 12 M., 1 to 4 P.M. ;  
Saturday, close at 2 P.M.

STATEMENT.

ASSETS.		LIABILITIES.	
Public funds as per Schedule A,	\$328,000 00	Deposits, . . . . .	\$1,319,400 01
Loan on public funds, . . . . .	45,000 00	Earnings undivided, . . . . .	25,412 30
Bank stock as per Schedule B, . . . . .	58,319 88	Guaranty fund, . . . . .	30,000 00
Railroad bonds, . . . . .	113,000 00		
Real estate (for banking purposes), . . . . .	32,800 00		
Real estate by foreclosure, . . . . .	61,750 00		
Loans on real estate, . . . . .	232,450 00		
Loans on personal security, . . . . .	432,762 92		
Loans to counties, cities or towns (notes), . . . . .	39,689 00		
Deposit in bank, on interest, . . . . .	25,000 00		
Expense account, . . . . .	2,185 81		
Expense on Print Works, . . . . .	2,090 20		
Steel safe, . . . . .	800 00		
Cash on hand, . . . . .	964 50		
	\$1,374,812 31		\$1,374,812 31

Loan on Public Funds : —

On \$50,000 District of Columbia 3.65s, . . . . . \$45,000 00

Invested in real estate (for banking purposes), . . . . . \$32,800 00

Estimated value of the same, . . . . . 33,000 00

Assessed value of the same, . . . . . 20,000 00

Value (by books) of other real estate, held by foreclosure or otherwise, . . . . . 61,840 20

Assessed value of the same, . . . . . 80,000 00

Net income received from same during year ending Oct. 31, 1887, . . . . . 3,000 00

Number of outstanding loans which are of an amount not exceeding \$3,000 each, . . . . . 143

Aggregate amount of the same, . . . . . 145,450 00

Amount of investments from which no income is received, . . . . . 800 00

Cash on Deposit in Bank : —

Southbridge National Bank, Southbridge, . . . . . \$25,000 00

Whole amount of interest or profits received or earned during year ending Oct. 31, 1887, . . . . . \$67,249 94

Rate and amount of each semi-annual dividend for the year } 2 per cent., { 24,437 67  
ending Oct. 31, 1887, . . . . . } 2 per cent., { 24,760 ~

Times for the dividends fixed by the by-laws: first Wednesday in January and July.

Average annual per cent. of dividends for term ending at time of and including last extra dividend:  $4\frac{1}{2}$ .

Date of the last extra dividend: July, 1883.

Number and amount of deposits (not including dividends) received during the year ending Oct. 31, 1887, . . . . .	2,318	\$175,637 61
Number and amount of deposits of and exceeding \$300 at any one time during the year ending Oct. 31, 1887, . . . . .	108	56,757 73
Number and amount of withdrawals (including dividends) during the year ending Oct. 31, 1887, . . . . .	1,486	179,562 92
Number of accounts opened during the year ending Oct. 31, 1887, . . . . .	482	
Number of accounts closed during the year ending Oct. 31, 1887, . . . . .	285	
Amount of expenses of the corporation during the year ending Oct. 31, 1887, . . . . .		5,035 71
Amount of treasurer's bond, . . . . .		30,000 00
Date of examination by commissioner: June 24.		

*Total amount of Loans with each specified Rate of Interest, including Deposits in Banks on Interest.*

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$25,000 00	$2\frac{1}{2}$ per cent.	\$150,000 00	$4\frac{1}{2}$ per cent.	\$9,350 00	$5\frac{1}{2}$ per cent.
86,089 00	4 " "	100,000 00	$4\frac{3}{4}$ " "	156,062 92	6 " "
10,000 00	$4\frac{1}{4}$ " "	140,800 00	5 " "	7,600 00	7 " "
50,000 00	$4\frac{3}{8}$ " "	40,000 00	$5\frac{1}{4}$ " "		

*Classification of Depositors' Accounts.*

	Number.	Amount.
Whole number, . . . . .	3,469	—
Of \$50 or less, . . . . .	876	\$16,021 90
Exceeding \$50 and not more than \$100, . . . . .	375	26,776 53
Exceeding \$100 and not more than \$200, . . . . .	486	66,324 17
Exceeding \$200 and not more than \$500, . . . . .	658	207,505 27
Exceeding \$500 and less than \$1,000, . . . . .	575	411,827 93
Of \$1,000 or more, . . . . .	499	590,944 21
To the credit of women, both adult and minor, . . . . .	1,702	491,578 56
To the credit of guardians, . . . . .	22	14,922 91
To the credit of religious and charitable associations, . . . . .	30	10,547 57
In trust, . . . . .	122	45,200 05

*Schedule A—Detailed Statement of Public Funds.*

	Par Value.	Estimated Market Value.	Amount Invested.
District of Columbia 7s, . . . . .	\$5,000	\$5,750 00	\$5,000 00
Town of Beverly, Mass., 4s, . . . . .	10,000	10,400 00	10,000 00
of Pawtucket, R. I., 5s, . . . . .	20,000	22,400 00	20,000 00
City of Charlestown, Mass., 6s, . . . . .	13,000	13,920 00	13,000 00
of Fall River, Mass., 6s, . . . . .	26,000	30,690 00	26,000 00



*Schedule A—Concluded.*

	Par Value.	Estimated Market Value.	Amount Invested.
City of Worcester, Mass., 6s, . . .	\$10,000	\$11,000 00	\$10,000 00
of Chelsea, Mass., 4½s, . . .	18,000	18,360 00	18,000 00
United States 4s, . . . . .	30,000	37,500 00	30,000 00
City of Chelsea, Mass., 6s, . . .	12,000	13,660 00	12,000 00
of Lynn, Mass., 6s, . . . . .	8,000	8,640 00	8,000 00
Town of Arlington, Mass., 6s, . . .	10,000	11,000 00	10,000 00
City of Fitchburg, Mass., 6s, . . .	5,000	5,400 00	5,000 00
of Salem, Mass., 5s, . . . . .	10,000	11,500 00	10,000 00
of New Bedford, Mass., 5s, . . .	10,000	11,500 00	10,000 00
of Newton, Mass., 6s, . . . . .	5,000	6,450 00	5,000 00
of Cambridge, Mass., 6s, . . . .	21,000	24,150 00	21,000 00
of New Bedford, Mass., 6s, . . .	5,000	6,650 00	5,000 00
of Holyoke, Mass., 6s, . . . . .	20,000	24,200 00	20,000 00
of Malden, Mass., 6s, . . . . .	20,000	22,000 00	20,000 00
Town of Woburn, Mass., 6s, . . . .	10,000	11,300 00	10,000 00
City of Waterbury, Ct., 7s, . . . .	10,000	12,600 00	10,000 00
of Lawrence, Mass., 6s, . . . . .	10,000	11,300 00	10,000 00
Town of Brookline, Mass., 7s, . . .	20,000	25,800 00	20,000 00
of Northampton, Mass., 6s, . . .	20,000	22,000 00	20,000 00
	\$328,000	\$378,170 00	\$328,000 00

*Schedule B—Detailed Statement of Bank Stocks.*

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
40	Blackstone Nat'l Bank, Boston,	\$4,000	\$4,480 00	\$4,000 00
18	Boylston Nat'l Bank, Boston, .	1,800	2,394 00	1,800 00
12	Nat'l City Bank, Boston, . . .	1,200	1,212 00	1,200 00
5	Columbian Nat'l Bank, Boston,	500	625 00	500 00
100	Freeman's Nat'l Bank, Boston,	10,000	9,100 00	13,400 00
22	New England N'l B'k, Boston,	2,200	3,157 00	2,200 00
25	Nat'l Revere Bank, Boston, . .	2,500	3,100 00	2,500 00
20	Washington N'l Bank, Boston,	2,000	2,500 00	2,000 00
10	Boston Nat'l Bank, Boston . . .	1,000	1,200 00	1,150 00
50	Suffolk Nat'l Bank, Boston, . .	5,000	5,525 00	6,050 00
10	N'l B'k of Commerce, Boston,	1,000	1,270 00	1,236 25
5	Atlas Nat'l Bank, Boston, . . .	500	597 00	635 63
18	City Nat'l Bank, Worcester, . .	1,800	2,385 00	2,016 00
20	Quinsigamond N'l Bank, Wor- cester, . . . . .	2,000	2,300 00	2,380 00
24	Leicester Nat'l Bank, Leicester,	2,400	2,856 00	2,762 00
138	Southbridge Nat'l Bank, South- bridge, . . . . .	13,800	19,320 00	14,490 00
		\$51,700	\$62,021 00	\$58,319 88

*Railroad Bonds.*

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Maine R.R. 7s, . . .	\$25,000	\$29,250 00	\$25,000 00
Boston & Albany R.R. 7s, . . .	35,000	39,900 00	35,000 00
Boston & Lowell R.R. 7s, . . .	20,000	24,400 00	20,000 00
Old Colony R.R. 7s, . . . . .	10,000	11,900 00	10,000 00
Fitchburg R.R. 6s, . . . . .	5,000	5,000 00	5,000 00
Fitchburg R.R. 7s, . . . . .	3,000	3,570 00	3,000 00
Fitchburg R.R. 4s, . . . . .	15,000	15,450 00	15,000 00
	\$113,000	\$130,370 00	\$113,000 00

## COMMONWEALTH OF MASSACHUSETTS.

WORCESTER, ss., Nov. 22, 1887.

Personally appeared C. D. Monroe, Treasurer of the Southbridge Savings Bank, and made oath that the foregoing statement, by him subscribed, is a true and correct statement of all the resources and liabilities of said institution, and that the answers made by him to the foregoing interrogatories contain the whole truth in reference to the matters to which they relate, according to his best knowledge and belief.

Before me,

J. M. COCHRAN, *Justice of the Peace.*

WORCESTER, ss., Nov. 22, 1887.

Personally appeared Rob't H. Cole, Sylvester Dresser, L. Phelps, C. D. Paige, Jacob Booth and F. W. Eaton, being five or more of the trustees of said corporation, and severally made oath that they have made an examination of the affairs of the bank; that the books and records of said institution indicate the state of affairs as above attested by their treasurer; and that they believe said statement to be true.

Before me,

J. M. COCHRAN, *Justice of the Peace.*

SOUTH SCITUATE SAVINGS BANK—SOUTH SCITUATE.

Incorporated April 2, 1834. Number of corporators, 28.

JOHN F. SIMMONS, *President.* EBENEZER T. FOGG, *Treasurer.*  
HENRY J. CURTIS, *Clerk.*

Names of committee charged with the investment of its funds :

HENRY J. CURTIS, NATH'L B. CLAPP,  
JOSEPH H. CORTHELL, CHARLES A. LITCHFIELD.  
WILLARD TORREY,

Open for business every business day, except Wednesday, 9 A.M. to 12 M.; 2 to 4 P.M.

STATEMENT.

ASSETS.		LIABILITIES.	
Public funds as per Schedule A,	\$15,825 00	Deposits, . . . .	\$474,278 64
Bank stock as per Schedule B, .	56,505 00	Earnings undivided, .	8,988 08
Real estate by foreclosure, . .	32,375 00	Guaranty fund, . .	13,100 00
Loans on real estate, . . . .	308,086 63	Suspense account, . .	410 27
Loans on personal security, . .	70,901 00		
Loans to counties, cities or towns (notes), . . . . .	8,925 00		
Deposits in banks, on interest, .	4,044 41		
Cash on hand, . . . . .	114 95		
	\$496,776 99		\$496,776 99

Value (by books) of real estate, held by foreclosure or otherwise, . .	\$32,375 00
Assessed value of the same, . . . . .	25,750 00
Net income received from same during year ending Oct. 31, 1887, . .	1,802 66
Number of outstanding loans which are of an amount not exceeding \$3,000 each, . . . . .	370
Aggregate amount of the same, . . . . .	265,624 74
Amount of investments from which no income is received, . . . .	950 00

Cash on Deposit in Banks, amount in each :—

Abington National Bank, Abington, . . . . .	\$2,075 49
Boston National Bank, Boston, . . . . .	1,968 92

Whole amount of interest or profits received or earned during year ending Oct. 31, 1887, . . . . .	\$24,844 54
Rate and amount of each semi-annual dividend for the year } 2½ per cent., {	11,642 94
ending Oct. 31, 1887, . . . . . } 2 per cent., {	9,449 67
Times for the dividends fixed by the by-laws: last Saturday in January and July.	

Number and amount of deposits (not including dividends) received during the year ending Oct. 31, 1887, . . . . .	315	\$44,431 78
Number and amount of deposits of and exceeding \$300 at any one time during the year ending Oct. 31, 1887, . . . . .	40	28,253 00
Number and amount of withdrawals (including dividends) during the year ending Oct. 31, 1887, . . . . .	464	55,600 10
Number of accounts opened during the year ending Oct. 31, 1887, . .	97	
Number of accounts closed during the year ending Oct. 31, 1887, . .	104	
Amount of expenses of the corporation during the year ending Oct. 31, 1887,		1,275 00
Amount of treasurer's bond, . . . . .		10,000 00
Date of examination by commissioner: July 21.		

*Total amount of Loans with each specified Rate of Interest, including Deposits in Banks on Interest.*

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$4,044 41	2½ per cent.	\$41,000 00	5½ per cent.	\$6,570 00	7 per cent.
63,289 00	5 “	277,053 63	6 “	-	-

*Classification of Depositors' Accounts.*

	Number.	Amount.
Whole number, . . . . .	1,229	-
Of \$50 or less, . . . . .	288	\$6,203 26
Exceeding \$50 and not more than \$100, . . . . .	146	10,423 72
Exceeding \$100 and not more than \$200, . . . . .	194	27,273 69
Exceeding \$200 and not more than \$500, . . . . .	232	76,868 30
Exceeding \$500 and less than \$1,000, . . . . .	213	156,926 48
Of \$1,000 or more, . . . . .	156	196,583 19
To the credit of women, both adult and minor, . . . . .	501	182,101 80
To the credit of guardians, . . . . .	19	7,254 42
To the credit of religious and charitable associations, . . . . .	27	9,043 58
In trust, . . . . .	63	34,354 17

*Schedule A—Detailed Statement of Public Funds.*

	Par Value.	Estimated Market Value.	Amount Invested.
City of Worcester, Mass., 4½s, . . . . .	\$5,000	\$5,700 00	\$5,350 00
Town of Harwich, Mass., 5s, . . . . .	8,000	8,800 00	8,300 00
City of Fall River, Mass., 6s, . . . . .	1,000	1,250 00	1,175 00
of Fall River, Mass., 5s, . . . . .	1,000	1,100 00	1,000 00
	\$15,000	\$16,850 00	\$15,825 00

*Schedule B—Detailed Statement of Bank Stocks.*

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
10	Atlantic Nat'l Bank, Boston, . . . . .	\$1,000	\$1,335 00	\$1,300 00
18	Boston Nat'l Bank, Boston, . . . . .	1,800	2,142 00	2,016 00
32	Columbian Nat'l Bank, Boston, . . . . .	3,200	4,064 00	4,000 00
23	Nat'l City Bank, Boston, . . . . .	2,300	2,443 75	2,300 00
30	N'l B'k of Commerce, Boston, . . . . .	3,000	3,585 00	4,000 00
8	Eliot Nat'l Bank, Boston, . . . . .	800	1,032 00	800 00
23	Nat'l Eagle Bank, Boston, . . . . .	2,300	2,300 00	2,300 00



*Schedule B—Concluded.*

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
26	Fourth Nat'l Bank, Boston, .	\$2,600	\$2,938 00	\$2,600 00
3	Globe Nat'l Bank, Boston, .	300	276 12	300 00
40	Hingham N'l Bank, Hingham,	2,800	3,000 00	3,556 00
14	Howard Nat'l Bank, Boston, .	1,400	1,508 50	1,400 00
15	Hamilton Nat'l Bank, Boston,	1,500	1,837 50	1,500 00
15	Merchants' Nat'l Bank, Boston,	1,500	2,122 50	1,500 00
2	Massachusetts N'l B'k, Boston,	500	512 50	500 00
10	New England N'l B'k, Boston,	1,000	1,460 00	1,000 00
45	North Nat'l Bank, Boston, .	4,500	5,895 00	4,700 00
10	Merchandise N'l Bank, Boston,	1,000	1,002 50	1,000 00
13	Shawmut Nat'l Bank, Boston, .	1,300	1,628 25	1,300 00
48	Nat'l Revere Bank, Boston, .	4,800	6,000 00	4,800 00
17	Second Nat'l Bank, Boston, .	1,700	2,545 75	1,900 00
23	Traders' Nat'l Bank, Boston, .	2,300	2,167 75	2,300 00
43	Union Nat'l Bank, Weymouth,	4,300	4,945 00	4,300 00
10	Nat'l Union Bank, Boston, .	1,000	1,447 50	1,133 00
16	Washington N'l B'k, Boston, .	1,600	1,860 00	1,600 00
20	Nat'l Webster Bank, Boston, .	2,000	2,050 00	2,000 00
13	Union Market Nat'l Bank, Watertown, . . . .	1,300	1,498 25	2,400 00
		\$51,800	\$61,596 87	\$56,505 00

## COMMONWEALTH OF MASSACHUSETTS.

PLYMOUTH, ss., Nov. 14, 1887.

Personally appeared Ebenezer T. Fogg, Treasurer of the South Scituate Savings Bank, and made oath that the foregoing statement, by him subscribed, is a true and correct statement of all the resources and liabilities of said institution, and that the answers made by him to the foregoing interrogatories contain the whole truth in reference to the matters to which they relate, according to his best knowledge and belief.

Before me, ANDREW J. LITCHFIELD, *Justice of the Peace.*

PLYMOUTH, ss., Nov. 15, 1887.

Personally appeared Colman Ford, Nathaniel B. Clapp, Joseph H. Corthell, David W. Turner and Charles A. Litchfield, being five or more of the trustees of said corporation, and severally made oath that they have made an examination of the affairs of the bank; that the books and records of said institution indicate the state of affairs as above attested by their treasurer; and that they believe said statement to be true.

Before me, ANDREW J. LITCHFIELD, *Justice of the Peace.*

PLYMOUTH, ss., Dec. 31, 1887.

Personally appeared John F. Simmons, one of the trustees and President of the South Scituate Savings Bank, and made oath that he has made an examination of the affairs of the bank; that the books and records of said institution indicate the state of affairs as above attested by the treasurer; and that he believes said statement to be true.

Before me, WILLARD TORREY, *Justice of the Peace.*

## SOUTH WEYMOUTH SAVINGS BANK—SOUTH WEYMOUTH.

Incorporated 1868. Number of corporators, 34.

JOSIAH REED, *President.*A. E. VINING, *Treasurer.*A. E. VINING, *Clerk.*

Names of committee charged with the investment of its funds :

JOSIAH REED,

NOAH B. THAYER,

JOSEPH DYER,

PRINCE H. TIRRELL.

LORING TIRRELL,

Open for business every business day, 8 to 10 A.M., 3.30 to 5 P.M.

## STATEMENT.

ASSETS.		LIABILITIES.	
Public funds as per Schedule A,	\$40,000 00	Deposits, . . . . .	\$489,833 96
Bank stock as per Schedule B, .	99,294 62	Earnings undivided,	8,813 57
Loans on bank stock, . . . .	1,350 00	Guaranty fund, . . . .	12,000 00
Railroad bonds, . . . . .	65,500 00		
Real estate by foreclosure, . .	4,245 00		
Loans on real estate, . . . . .	263,758 00		
Loans on personal security, . .	24,150 00		
Deposit in bank, on interest, .	4,799 92		
Expense account, . . . . .	456 42		
Premium account, . . . . .	6,998 75		
Suspense account, . . . . .	21 75		
Taxes paid, . . . . .	73 07		
	<hr/>		<hr/>
	\$510,647 53		\$510,647 53

Loans on Bank Stock, amount on each :—

On 2 shares First National Bank, South Weymouth, . . . . .	\$200 00
On 10 shares First National Bank, South Weymouth, . . . . .	1,000 00
On 2 shares First National Bank, South Weymouth, . . . . .	150 00

Value (by books) of real estate, held by foreclosure or otherwise, . .	\$4,245 00
Assessed value of the same, . . . . .	4,550 00
Net income received from same during year ending Oct. 31, 1887, . .	83 34
Number of outstanding loans which are of an amount not exceeding \$3,000 each, . . . . .	231
Aggregate amount of the same, . . . . .	208,008 00

Cash on Deposit in Bank :—

First National Bank, South Weymouth, . . . . .	\$4,799 92
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Whole amount of interest or profits received or earned during year ending

Oct. 31, 1887, . . . . .	\$24,093 13
Rate and amount of each semi-annual dividend for the year } 2 per cent., {	9,076 88
ending Oct. 31, 1887, . . . . . } 2 per cent., {	9,482 87

Times for the dividends fixed by the by-laws: second Wednesday in January and July.

Number and amount of deposits (not including dividends) received during the year ending Oct. 31, 1887, . . . . .	772	\$67,670 98
Number and amount of deposits of and exceeding \$300 at any one time during the year ending Oct. 31, 1887, . . . . .	58	34,227 00
Number and amount of withdrawals (including dividends) during the year ending Oct. 31, 1887, . . . . .	556	61,590 63
Number of accounts opened during the year ending Oct. 31, 1887, .	154	
Number of accounts closed during the year ending Oct. 31, 1887, .	90	
Amount of expenses of the corporation during the year ending Oct. 31, 1887, .		1,246 16
Amount of treasurer's bond, . . . . .		10,000 00
Date of examination by commissioner: June 30.		

Total amount of Loans with each specified Rate of Interest, including Deposits in Banks on Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$4,799 92	2 per cent.	\$146,843 00	5½ per cent.	\$2,400 00	6½ per cent.
19,240 00	5 “	120,375 00	6 “	400 00	7 “

Classification of Depositors' Accounts.

	Number.	Amount.
Whole number, . . . . .	1,240	—
Of \$50 or less, . . . . .	332	\$6,787 69
Exceeding \$50 and not more than \$100, . . . . .	122	8,531 77
Exceeding \$100 and not more than \$200, . . . . .	168	22,849 30
Exceeding \$200 and not more than \$500, . . . . .	227	79,717 29
Exceeding \$500 and less than \$1,000, . . . . .	192	134,939 24
Of \$1,000 or more, . . . . .	199	237,008 67
To the credit of women, both adult and minor, . . . . .	603	219,710 12
To the credit of guardians, . . . . .	5	1,140 41
To the credit of religious and charitable associations, . . . . .	7	3,806 29
In trust, . . . . .	60	26,002 42

Schedule A—Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Worcester, Mass., 4½s, . . . . .	\$5,000	\$5,300 00	\$5,000 00
of Fall River, Mass., 4s, . . . . .	5,000	5,050 00	5,000 00
Town of Dalton, Mass., 4s, . . . . .	5,000	5,000 00	5,000 00
of Weymouth, Mass., 4s, . . . . .	25,000	25,000 00	25,000 00
	\$40,000	\$40,350 00	\$10,000 00

*Schedule B—Detailed Statement of Bank Stocks.*

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
30	Atlantic Nat'l Bank, Boston, .	\$3,000	\$4,005 00	\$4,205 25
50	Boston Nat'l Bank, Boston, .	5,000	5,950 00	5,166 49
30	Columbian Nat'l Bank, Boston,	3,000	3,817 50	3,860 62
40	N'l B'k of Commerce, Boston,	4,000	4,880 00	4,000 00
20	Continental N'l Bank, Boston,	2,000	2,380 00	2,052 75
40	Eliot Nat'l Bank, Boston, .	4,000	5,160 00	4,059 88
15	Nat'l Eagle Bank, Boston, .	1,500	1,500 00	1,639 00
20	Globe Nat'l Bank, Boston, .	2,000	1,840 00	2,187 50
45	Howard Nat'l Bank, Boston, .	4,500	4,848 75	4,500 00
35	Merchants' Nat'l Bank, Boston,	3,500	4,900 00	4,575 87
75	Manufacturers' N'l B'k, Boston,	7,500	7,087 50	7,238 75
20	Market Nat'l Bank, Boston, .	2,000	1,830 00	1,800 00
40	New England N'l B'k, Boston,	4,000	5,840 00	5,330 50
40	N'l B'k of No. America, Boston,	4,000	4,190 00	4,400 25
50	N'l B'k of Redemption, Boston,	5,000	6,350 00	6,016 50
35	Nat'l Revere Bank, Boston, .	3,500	4,375 00	4,087 25
40	N'l B'k of the Republic, Boston,	4,000	5,600 00	5,017 50
50	Shawmut Nat'l Bank, Boston, .	5,000	6,250 00	5,253 00
35	Shoe & Leather N'l B'k, Boston,	3,500	3,535 00	3,233 75
20	Second Nat'l Bank, Boston, .	2,000	3,000 00	2,835 00
18	Suffolk Nat'l Bank, Boston, .	1,800	2,061 00	2,021 75
27	Tremont Nat'l Bank, Boston, .	2,700	2,700 00	2,792 01
45	Nat'l Webster Bank, Boston, .	4,500	4,612 50	4,500 00
60	First N'l Bank, So. Weymouth,	6,000	7,500 00	7,351 00
10	Union Nat'l Bank, Weymouth,	1,000	1,150 00	1,170 00
		\$89,000	\$105,362 25	\$99,294 62

*Railroad Bonds.*

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Albany R.R. 6s, . . .	\$10,000	\$11,100 00	\$10,000 00
Old Colony R.R. 4s, . . . . .	10,000	10,000 00	10,000 00
Old Colony R.R. 7s, . . . . .	3,000	3,420 00	3,000 00
Boston & Maine R.R. 7s, . . . .	1,500	1,672 50	1,500 00
Vermont & Massachusetts R.R. 5s, .	5,000	5,300 00	5,000 00
Old Colony R.R. 6s, . . . . .	4,000	4,520 00	4,000 00
Fitchburg R.R. 6s, . . . . .	4,000	4,400 00	4,000 00
Fitchburg R.R. 7s, . . . . .	3,000	3,390 00	3,000 00
Fitchburg R.R. 4s, . . . . .	3,000	2,940 00	3,000 00
Boston & Providence R.R. 7s, . .	5,000	5,750 00	5,000 00
Boston & Lowell R.R. 7s, . . . .	16,000	17,725 00	16,000 00
Nashua & Lowell R.R. 6s, . . . .	1,000	1,080 00	1,000 00
	\$65,500	\$71,297 50	\$65,500 00



## COMMONWEALTH OF MASSACHUSETTS.

NORFOLK, ss., Nov. 12, 1887.

Personally appeared A. E. Vining, Treasurer of the South Weymouth Savings Bank, and made oath that the foregoing statement, by him subscribed, is a true and correct statement of all the resources and liabilities of said institution, and that the answers made by him to the foregoing interrogatories contain the whole truth in reference to the matters to which they relate, according to his best knowledge and belief.

Before me,

J. H. STETSON, *Justice of the Peace.*

NORFOLK, ss., Nov. 12, 1887.

Personally appeared Josiah Reed, Joseph Dyer, Noah B. Thayer, Elon Sherman and Edward Lewis, being five or more of the trustees of said corporation, and severally made oath that they have made an examination of the affairs of the bank; that the books and records of said institution indicate the state of affairs as above attested by their treasurer; and that they believe said statement to be true.

Before me,

J. H. STETSON, *Justice of the Peace.*

## SPENCER SAVINGS BANK—SPENCER.

Incorporated 1871. Number of corporators, 26.

ERASTUS JONES, *President.*C. T. LINLEY, *Clerk.*C. T. LINLEY, *Treasurer.*

Names of committee charged with the investment of its funds :

ERASTUS JONES,

DAVID BEMIS,

GEO. A. CRAIG,

E. H. HOWLAND.

NATHAN HERSEY,

Open for business every business day, 9 A.M. to 12 M., 1 to 4 P.M. Close Saturday at  
2 P.M.

## STATEMENT.

ASSETS.		LIABILITIES.	
Public funds as per Schedule A,	\$125,000 00	Deposits, . . . . .	\$466,372 16
Bank stock as per Schedule B, .	41,400 00	Earnings undivided,	12,189 31
Loans on bank stock, . . . . .	23,400 00	Guaranty fund, . . . . .	9,225 00
Railroad bonds, . . . . .	50,000 00		
Loans on real estate, . . . . .	174,546 43		
Loans on personal security, . . .	25,470 00		
Loans to counties, cities or towns (notes), . . . . .	26,500 00		
Deposits in banks, on interest, .	13,856 89		
Expense account, . . . . .	521 31		
Premium account, . . . . .	6,977 70		
Contingent fund, . . . . .	114 14		
	<u>\$487,786 47</u>		<u>\$487,786 47</u>

Loans on Bank Stock, amount on each :—

On 90 shares Palmer National Bank, Palmer, . . . . .	\$7,500 00
On 20 shares First National Bank, Worcester, . . . . .	1,600 00
On 20 shares Manufacturers' National Bank, Boston, . . . . .	4,000 00
On 30 shares Lincoln National Bank, Boston, . . . . .	
On 10 shares First National Bank, Webster, . . . . .	4,000 00
On 40 shares Spencer National Bank, Spencer, . . . . .	
On 30 shares Spencer National Bank, Spencer, . . . . .	2,300 00
On 50 shares Manufacturers' National Bank, Boston, . . . . .	4,000 00

Number of outstanding loans which are of an amount not exceeding \$3,000  
each, . . . . . 145

Aggregate amount of the same, . . . . . \$129,365 00

Cash on Deposit in Banks, amount in each :—

Palmer National Bank, Palmer, . . . . .	\$10,000 00
Spencer National Bank, Spencer, . . . . .	3,856 89

Whole amount of interest or profits received or earned during year ending  
Oct. 31, 1887, . . . . . \$22,710 53  
Rate and amount of each semi-annual dividend for the year } 2 per cent., { 8,263 55  
ending Oct. 31, 1887, . . . . . } 2 per cent., { 8,497 27  
Times for the dividends fixed by the by-laws: January 1 and July 1.  
Number and amount of deposits (not including dividends) received  
during the year ending Oct. 31, 1887, . . . . . 1,760 \$101,108 61  
Number and amount of deposits of and exceeding \$300 at any one  
time during the year ending Oct. 31, 1887, . . . . . 54 24,876 00  
Number and amount of withdrawals (including dividends) during the  
year ending Oct. 31, 1887, . . . . . 1,107 98,197 44  
Number of accounts opened during the year ending Oct. 31, 1887, . 349  
Number of accounts closed during the year ending Oct. 31, 1887, . 255 .  
Amount of expenses of the corporation during the year ending Oct. 31, 1887, 1,288 13  
Amount of treasurer's bond, . . . . . 20,000 00  
Date of examination by commissioner: January 20.

Total amount of Loans with each specified Rate of Interest, including  
Deposits in Banks on Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$3,856 89 41,000 00	3 per cent. 4 “	\$34,900 00 23,525 00	4½ per cent. 5 “	\$156,246 43 4,245 00	5½ per cent. 6 “

Classification of Depositors' Accounts.

	Number.	Amount.
Whole number, . . . . .	1,772	-
Of \$50 or less, . . . . .	537	\$7,954 79
Exceeding \$50 and not more than \$100, . . . . .	262	18,460 68
Exceeding \$100 and not more than \$200, . . . . .	290	40,485 77
Exceeding \$200 and not more than \$500, . . . . .	368	116,343 72
Exceeding \$500 and less than \$1,000, . . . . .	211	153,549 95
Of \$1,000 or more, . . . . .	104	129,577 25
To the credit of women, both adult and minor, . . . . .	763	181,988 99
To the credit of guardians, . . . . .	17	5,428 76
To the credit of religious and charitable associations, . . . . .	30	14,153 64
In trust, . . . . .	38	11,702 79

*Schedule A—Detailed Statement of Public Funds.*

	Par Value.	Estimated Market Value.	Amount Invested.
City of Columbus, Ohio, 4s, . . .	\$12,000	\$11,880 00	\$12,000 00
of Cleveland, Ohio, 4s, . . .	9,000	8,910 00	9,000 00
of Cleveland, Ohio, $\frac{3}{8}$ s, . . .	7,000	6,650 00	7,000 00
of Dayton, Ohio, 4s, . . .	3,000	2,940 00	3,000 00
Town of Leominster, Mass., 4s, . .	1,000	1,000 00	1,000 00
of Beverly, Mass., 4s, . . .	12,000	12,000 00	12,000 00
of Peabody, Mass., 4s, . . .	10,000	10,000 00	10,000 00
City of New Bedford, Mass., 4s, . .	5,000	5,000 00	5,000 00
of Bangor, Me., 7s, . . .	3,000	3,690 00	3,000 00*
Town of Northampton, Mass., 6s, .	1,000	1,080 00	1,000 00
City of Lynn, Mass., 5s, . . .	10,000	11,000 00	10,000 00
Town of Hopkinton, Mass., 4s, . .	5,000	5,000 00	5,000 00
of Spencer, Mass., 4s, . . .	42,000	42,000 00	42,000 00
City of Waltham, Mass., 4s, . . .	5,000	5,050 00	5,000 00
	\$125,000	\$126,200 00	\$125,000 00

*Schedule B—Detailed Statement of Bank Stocks.*

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
6	N'l B'k of Redemption, Boston,	\$600	\$762 00	\$600 00
56	Nat'l Bank of the Common- wealth, Boston, . . .	5,600	7,700 00	5,600 00
3	N'l Hide & Leather B'k, Boston,	300	343 50	300 00
11	Nat'l Webster Bank, Boston, . .	1,100	1,133 00	1,100 00
50	Lincoln Nat'l Bank, Boston, . .	5,000	5,550 00	5,000 00
10	Manufacturers' Nat'l Bank, Boston, . . .	1,000	950 00	1,000 00
20	North Nat'l Bank, Boston, . . .	2,000	2,620 00	2,000 00
15	State Nat'l Bank, Boston, . . .	1,500	1,740 00	1,500 00
47	City Nat'l Bank, Worcester, . .	4,700	6,345 00	4,700 00
5	Central Nat'l Bank, Worcester,	500	725 00	500 00
12	First Nat'l Bank, Worcester, . .	1,200	2,280 00	1,200 00
25	Mechanics' N'l B'k, Worcester,	2,500	3,625 00	2,500 00
14	Leicester N'l Bank, Leicester,	1,400	1,610 00	1,400 00
25	First Nat'l Bank, Webster, . . .	2,500	3,625 00	2,500 00
5	First N'l Bank, Westborough,	500	525 00	500 00
25	Palmer Nat'l Bank, Palmer, . .	2,500	2,875 00	2,500 00
85	Spencer Nat'l Bank, Spencer, . .	8,500	10,625 00	8,500 00
		\$41,400	\$53,033 50	\$41,400 00

\* This was a legal investment when made.



*Railroad Bonds.*

	Par Value.	Estimated Market Value.	Amount Invested.
Foston & Lowell R.R. 4s, . . .	\$10,000	\$9,900 00	\$10,000 00
Eastern R.R. 6s, . . . . .	5,000	6,000 00	5,000 00*
Boston & Maine R.R. 7s, . . . .	1,000	1,165 00	1,000 00
Old Colony R.R. 6s, . . . . .	3,000	3,345 00	3,000 00
Boston & Albany R.R. 7s, . . . .	10,000	11,100 00	10,000 00
Boston, Clinton & Fitchburg R.R. 7s,	2,000	2,100 00	2,000 00
Fitchburg R.R. 4s, . . . . .	8,000	7,840 00	8,000 00
Fitchburg R.R. 4½s, . . . . .	8,000	8,000 00	8,000 00
Androscoggin & Kennebec R.R. 6s,	3,000	3,120 00	3,000 00
	\$50,000	\$52,570 00	\$50,000 00

## COMMONWEALTH OF MASSACHUSETTS.

WORCESTER, ss., Nov. 14, 1887.

Personally appeared Chester T. Linley, Treasurer of the Spencer Savings Bank, and made oath that the foregoing statement, by him subscribed, is a true and correct statement of all the resources and liabilities of said institution, and that the answers made by him to the foregoing interrogatories contain the whole truth in reference to the matters to which they relate, according to his best knowledge and belief.

Before me, ALBERT W. CURTIS, *Justice of the Peace.*

WORCESTER, ss., Nov. 14, 1887.

Personally appeared David Prouty, Nathan Hersey, David Bemis, Erastus Jones and Isaac L. Prouty, being five or more of the trustees of said corporation, and severally made oath that they have made an examination of the affairs of the bank; that the books and records of said institution indicate the state of affairs as above attested by their treasurer; and that they believe said statement to be true.

Before me, ALBERT W. CURTIS, *Justice of the Peace.*

\* This was a legal investment when made.

## SPRINGFIELD FIVE CENTS SAVINGS BANK—SPRINGFIELD.

Incorporated 1854. Number of corporators, 35.

JOSEPH C. PYNCHON, *President*.DANIEL J. MARSH, *Treasurer*.DANIEL J. MARSH, *Clerk*.

Names of committee charged with the investment of its funds :

HENRY M. PHILLIPS,

CHAS. A. NICHOLS.

OLIVER MARSH.

Open for business every business day, 9 A.M. to 4 P.M.

## STATEMENT.

ASSETS.		LIABILITIES.	
Public funds as per Schedule A,	\$59,700 00	Deposits, . . . . .	\$2,381,306 18
Loan on public funds, . . . . .	1,000 00	Earnings undivided,	14,378 55
Bank stock as per Schedule B, . . . . .	89,200 00	Guaranty fund, . . . . .	45,500 00
Loans on bank stock, . . . . .	12,055 09	Interest account, . . . . .	6,567 65
Loans on railroad stocks, . . . . .	5,000 00		
Real estate (for banking purposes), . . . . .	195,000 00		
Real estate by foreclosure, . . . . .	52,225 00		
Loans on real estate, . . . . .	1,424,200 00		
Loans on personal security, . . . . .	413,950 00		
Deposits in banks, on interest, . . . . .	185,000 00		
Loans on depositors' books, . . . . .	2,160 00		
Cash on hand, . . . . .	8,262 38		
	<u>\$2,447,752 38</u>		<u>\$2,447,752 38</u>

## Loan on Public Funds :—

On \$1,000 United States 4½s, . . . . . \$1,000 00

## Loans on Bank Stock, amount on each :—

On 53 shares Third National Bank, Springfield, . . . . .	}	\$6,800 00
On 15 shares Hadley Falls National Bank, Holyoke, . . . . .		
On 27 shares First National Bank, Springfield, . . . . .		
On 12 shares Agawam National Bank, Springfield, . . . . .		
On 5 shares Palmer National Bank, Palmer, . . . . .		
On 10 shares Third National Bank, Springfield, . . . . .		500 00
On 5 shares Hadley Falls National Bank, Holyoke, . . . . .		375 00
On 3 shares Pynchon National Bank, Springfield, . . . . .		300 00
On 20 shares Third National Bank, Springfield, . . . . .		100 00
On 2 shares Pynchon National Bank, Springfield, . . . . .		80 00

## Loan on Railroad Stocks :—

On 100 shares New York, New Haven &amp; Hartford R.R., . . . . . \$5,000 00

Invested in real estate (for banking purposes), . . . . .	\$195,000 00
Estimated value of the same, . . . . .	195,000 00
Assessed value of the same, . . . . .	134,500 00
Net income received from same during year ending Oct. 31, 1887, . . . . .	10,756 25
Value (by books) of other real estate, held by foreclosure or otherwise, . . . . .	52,225 00
Assessed value of the same, . . . . .	42,500 00
Net income received from same during year ending Oct. 31, 1887, . . . . .	2,350 62

Number of outstanding loans which are of an amount not exceeding \$3,000 each, . . . . . 336

Aggregate amount of the same, . . . . . \$478,715 00

Amount of investments from which no income is received, . . . . . 1,650 00

Cash on Deposit in Banks, amount in each : —

Agawam National Bank, Springfield, . . . . .	\$30,000 00
Chapin National Bank, Springfield, . . . . .	20,000 00
City National Bank, Springfield, . . . . .	5,000 00
Third National Bank, Springfield, . . . . .	100,000 00
Pyncheon National Bank, Springfield, . . . . .	10,000 00
Second National Bank, Springfield, . . . . .	20,000 00

Whole amount of interest or profits received or earned during year ending Oct. 31, 1887, . . . . . \$112,591 89

Rate and amount of each semi-annual dividend for the year } 2 per cent., { 42,530 68  
ending Oct. 31, 1887, . . . . . } 2 per cent., { 44,956 78

Times for the dividends fixed by the by-laws: January 15 and July 15.

Number and amount of deposits (not including dividends) received during the year ending Oct. 31, 1887, . . . . . 9,180 \$658,076 73

Number and amount of deposits of and exceeding \$300 at any one time during the year ending Oct. 31, 1887, . . . . . 531 377,320 48

Number and amount of withdrawals (including dividends) during the year ending Oct. 31, 1887, . . . . . 5,226 583,882 66

Number of accounts opened during the year ending Oct. 31, 1887, . . . . . 1,743

Number of accounts closed during the year ending Oct. 31, 1887, . . . . . 1,280

Amount of expenses of the corporation during the year ending Oct. 31, 1887, . . . . . 6,313 43

Amount of treasurer's bond, . . . . . 30,000 00

Date of examination by commissioner: April 30.

Total amount of Loans with each specified Rate of Interest, including Deposits in Banks on Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$30,000 00	3½ per cent.	\$120,000 00	4½ per cent.	\$1,738,365 00	5 per cent.
155,000 00	4 “				

Classification of Depositors' Accounts.

	Number.	Amount.
Whole number, . . . . .	8,076	—
Of \$50 or less, . . . . .	3,529	\$45,349 27
Exceeding \$50 and not more than \$100, . . . . .	721	52,171 39
Exceeding \$100 and not more than \$200, . . . . .	811	112,415 13
Exceeding \$200 and not more than \$500, . . . . .	1,125	373,630 88
Exceeding \$500 and less than \$1,000, . . . . .	877	622,190 01
Of \$1,000 or more, . . . . .	1,013	1,175,549 50
To the credit of women, both adult and minor, . . . . .	3,895	1,159,530 62
To the credit of guardians, . . . . .	48	30,602 37
To the credit of religious and charitable associations, . . . . .	34	23,589 05
In trust, . . . . .	231	155,572 90

*Schedule A — Detailed Statement of Public Funds.*

	Par Value.	Estimated Market Value.	Amount Invested.
United States 4s, . . . . .	\$51,700	\$65,271 25	\$51,700 00
City of Springfield, Mass., 6s, . . . . .	7,000	9,450 00	7,000 00
of Springfield, Mass., 7s, . . . . .	1,000	1,400 00	1,000 00
	\$59,700	\$76,121 25	\$59,700 00

*Schedule B — Detailed Statement of Bank Stocks.*

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
200	Agawam N'l B'k, Springfield,	\$20,000	\$25,000 00	\$20,000 00
120	Chapin N'l Bank, Springfield,	12,000	15,000 00	12,000 00
115	John Hancock Nat'l Bank, Springfield, . . . . .	11,500	14,375 00	11,500 00
109	Pyncheon N'l B'k, Springfield,	10,900	19,075 00	10,900 00
50	City Nat'l Bank, Springfield, .	5,000	6,000 00	5,000 00
56	City Nat'l Bank, Worcester, .	5,600	6,720 00	5,600 00
55	Ware Nat'l Bank, Ware, . . . . .	5,500	6,600 00	5,500 00
54	Second N'l Bank, Springfield,	5,400	9,450 00	5,400 00
70	Chicopee N'l B'k, Springfield,	7,000	11,550 00	7,000 00
38	First Nat'l Bank, Chicopee, .	3,800	6,080 00	3,800 00
15	Hadley Falls N'l B'k, Holyoke,	1,500	2,400 00	1,500 00
10	Monson Nat'l Bank, Monson, .	1,000	1,500 00	1,000 00
		\$89,200	\$123,750 00	\$89,200 00

## COMMONWEALTH OF MASSACHUSETTS.

HAMPDEN, SS., Nov. 15, 1887.

Personally appeared Daniel J. Marsh, Treasurer of the Springfield Five Cents Savings Bank, and made oath that the foregoing statement, by him subscribed, is a true and correct statement of all the resources and liabilities of said institution, and that the answers made by him to the foregoing interrogatories contain the whole truth in reference to the matters to which they relate, according to his best knowledge and belief.

Before me, CHAS. E. STICKNEY, *Justice of the Peace.*

HAMPDEN, SS., Nov. 15, 1887.

Personally appeared Jos. C. Pyncheon, James E. Russell, Robt. O. Morris, Ralph W. Ellis, A. M. Copeland and Oliver Marsh, being five or more of the trustees of said corporation, and severally made oath that they have made an examination of the affairs of the bank; that the books and records of said institution indicate the state of affairs as above attested by their treasurer; and that they believe said statement to be true.

Before me, DANIEL J. MARSH, *Justice of the Peace.*



## SPRINGFIELD INSTITUTION FOR SAVINGS—SPRINGFIELD.

Incorporated 1827. Number of corporators, 54.

JOHN B. STEBBINS, *President*.HENRY S. LEE, *Treasurer*.WM. S. SHURTLEFF, *Clerk*.

Names of committee charged with the investment of its funds:

CHARLES MARSH,

HENRY S. LEE.

J. H. APPLETON,

Open for business every business day, 9 A.M. to 4 P.M.

## STATEMENT.

ASSETS.		LIABILITIES.	
Public funds as per Schedule A,	\$2,562,850 00	Deposits, . . . . .	\$9,325,298 93
Bank stock as per Schedule B, .	944,700 00	Earnings undivided, .	74,877 23
Loans on bank stock, . . . .	122,650 00	Guaranty fund, . . . .	225,000 00
Railroad bonds, . . . . .	476,000 00		
Loans on railroad stocks, . . .	63,400 00		
Railroad notes, . . . . .	175,000 00		
Real estate (for banking purposes), . . . . .	114,500 00		
Real estate by foreclosure, . .	36,850 00		
Loans on real estate, . . . . .	3,072,200 00		
Loans on personal security, . .	1,363,150 00		
Loans to counties, cities or towns (notes), . . . . .	382,500 00		
Deposits in banks, on interest, .	205,000 00		
Deposits in banks, not on interest, . . . . .	23,126 60		
Cash on hand, . . . . .	78,249 61		
	\$9,625,176 21		\$9,625,176 21

## Loans on Bank Stock, amount on each:—

On 240 shares First National Bank, Springfield, . . . . .	\$17,150 00
On 60 shares Second National Bank, Springfield, . . . . .	6,000 00
On 64 shares Third National Bank, Springfield, . . . . .	4,400 00
On 67 shares Agawam National Bank, Springfield, . . . . .	* 7,000 00
On 33 shares Chapin National Bank, Springfield, . . . . .	3,600 00
On 165 shares City National Bank, Springfield, . . . . .	16,150 00
On 242 shares Chicopee National Bank, Springfield, . . . . .	18,800 00
On 38 shares John Hancock National Bank, Springfield, . . . . .	2,450 00
On 49 shares Pyncheon National Bank, Springfield, . . . . .	4,900 00
On 20 shares Northampton National Bank, Northampton, . . . . .	1,700 00
On 16 shares Lee National Bank, Lee, . . . . .	1,600 00
On 10 shares Manchester National Bank, Manchester, N. H., . . . . .	1,000 00
On 10 shares First National Bank, Amherst, . . . . .	1,000 00
On 34 shares Palmer National Bank, Palmer, . . . . .	3,100 00
On 8 shares Hadley Falls National Bank, Holyoke, . . . . .	800 00

\* A legal loan when made.

On 160 shares Home National Bank, Holyoke, . . . . .	\$13,800 00
On 7 shares City National Bank, Worcester, . . . . .	400 00
On 10 shares Manufacturers' National Bank, Waterbury, Ct., . . . . .	400 00
On 27 shares First National Bank, Springfield, . . . . .	} 2,000 00
On 20 shares Third National Bank, Springfield, . . . . .	
On 4 shares First National Bank, Springfield, . . . . .	} 900 00
On 5 shares Second National Bank, Springfield, . . . . .	
On 53 shares Third National Bank, Springfield, . . . . .	} 7,500 00
On 8 shares Chapin National Bank, Springfield, . . . . .	
On 14 shares Hadley Falls National Bank, Holyoke, . . . . .	} 4,000 00
On 13 shares Hampden National Bank, Westfield, . . . . .	
On 9 shares First National Bank, Westfield, . . . . .	} 1,500 00
On 23 shares Second National Bank, Springfield, . . . . .	
On 10 shares Chapin National Bank, Springfield, . . . . .	} 1,500 00
On 5 shares Pynchon National Bank, Springfield, . . . . .	
On 5 shares Agawam National Bank, Springfield, . . . . .	} 1,000 00
On 10 shares City National Bank, Springfield, . . . . .	
On 9 shares Second National Bank, Springfield, . . . . .	} 1,000 00
On 3 shares Pynchon National Bank, Springfield, . . . . .	

Loans on Railroad Stocks, amount on each : —

On 307 shares Boston & Albany R.R., . . . . .	\$35,500 00
On 315 shares New York, New Haven & Hartford R.R., . . . . .	27,900 00

Invested in real estate (for banking purposes), . . . . .	\$114,500 00
Estimated value of the same, . . . . .	114,500 00
Assessed value of the same, . . . . .	80,000 00
Value (by books) of other real estate, held by foreclosure or otherwise, . . . . .	36,850 00
Assessed value of the same, . . . . .	31,900 00
Number of outstanding loans which are of an amount not exceeding \$3,000 each, . . . . .	1,052
Aggregate amount of the same, . . . . .	1,360,750 00
Amount of investments from which no income is received, . . . . .	12,600 00

Cash on Deposit in Banks, amount in each : —

Agawam National Bank, Springfield, . . . . .	\$16,791 08
Chapin National Bank, Springfield, . . . . .	25,821 96
Chicopee National Bank, Springfield, . . . . .	11,390 17
City National Bank, Springfield, . . . . .	34,399 59
First National Bank, Springfield, . . . . .	26,807 31
John Hancock National Bank, Springfield, . . . . .	20,975 00
Pynchon National Bank, Springfield, . . . . .	2,915 98
Second National Bank, Springfield, . . . . .	15,434 17
Third National Bank, Springfield, . . . . .	23,590 48
Blackstone National Bank, Boston, . . . . .	20,000 86
Athol National Bank, Athol, . . . . .	10,000 00
Hampshire County National Bank, Northampton, . . . . .	10,000 00
Home National Bank, Holyoke, . . . . .	5,000 00
Palmer National Bank, Palmer, . . . . .	5,000 00
Springfield Safe Deposit and Trust Company, Springfield, . . . . .	5,000 00

Whole amount of interest or profits received or earned during year ending

Oct. 31, 1887, . . . . .	\$456,410 65
Rate and amount of each semi-annual dividend for the year } 2 per cent., {	173,753 28
ending Oct. 31, 1887, . . . . . } 2 per cent., {	177,194 13
Times for the dividends fixed by the by-laws: January and July.	

Number and amount of deposits (not including dividends) received during the year ending Oct. 31, 1887, . . . . .	23,012	\$1,836,856 16
Number and amount of deposits of and exceeding \$300 at any one time during the year ending Oct. 31, 1887, . . . . .	1,373	898,562 74
Number and amount of withdrawals (including dividends) during the year ending Oct. 31, 1887, . . . . .	16,445	1,858,876 05
Number of accounts opened during the year ending Oct. 31, 1887, . . . . .	4,038	
Number of accounts closed during the year ending Oct. 31, 1887, . . . . .	3,016	
Amount of expenses of the corporation during the year ending Oct. 31, 1887, . . . . .		19,802 63
Amount of treasurer's bond, . . . . .		30,000 00
Date of examination by commissioner: December 12.		

*Total amount of Loans with each specified Rate of Interest, including Deposits in Banks on Interest.*

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$20,000 00	2 per cent.	\$10,000 00	4½ per cent.	\$50,000 00	5½ per cent.
65,500 00	3½ "	8,000 00	4½ "	80,000 00	6 "
30,000 00	3½ "	4,516,400 00	5 "	150,000 00	7 "
454,000 00	4 "				

*Classification of Depositors' Accounts.*

	Number.	Amount.
Whole number, . . . . .	23,642	—
Of \$50 or less, . . . . .	6,931	\$118,520 58
Exceeding \$50 and not more than \$100, . . . . .	2,193	156,104 56
Exceeding \$100 and not more than \$200, . . . . .	2,778	408,549 98
Exceeding \$200 and not more than \$500, . . . . .	3,907	1,318,545 04
Exceeding \$500 and less than \$1,000, . . . . .	3,739	2,833,720 79
Of \$1,000 or more, . . . . .	4,094	4,489,857 98
To the credit of women, both adult and minor, . . . . .	12,214	4,723,197 03
To the credit of guardians, . . . . .	179	89,077 73
To the credit of religious and charitable associations, . . . . .	234	190,020 94
In trust, . . . . .	1,310	925,338 55

*Schedule A — Detailed Statement of Public Funds.*

	Par Value.	Estimated Market Value.	Amount Invested.
United States 4s, . . . . .	\$453,650	\$576,135 50	\$505,650 00
District of Columbia 6s, . . . . .	65,000	69,550 00	69,000 00
County of Hampden, Mass., 3s, . . . . .	50,000	47,500 00	46,000 00
State of Maine 6s, . . . . .	111,500	114,845 00	114,500 00
of New Hampshire 6s, . . . . .	141,700	167,206 00	151,700 00
of Rhode Island 6s, . . . . .	3,000	3,450 00	3,000 00
Commonwealth of Massachusetts 5s, . . . . .	111,500	122,650 00	116,500 00
Commonwealth of Massachusetts 4s, . . . . .	50,000	50,000 00	50,000 00
City of Bangor, Me., 6s, . . . . .	5,000	5,900 00	5,000 00*

\* This was a legal investment when made.



## Schedule A — Concluded.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Bangor, Me., 7s, . . . .	\$5,000	\$5,650 00	\$5,000 00*
of Manchester, N. H., 6s, . . . .	5,000	5,600 00	5,000 00
of Burlington, Vt., 4s, . . . .	120,000	126,000 00	126,000 00
of Boston, Mass., 5s, . . . .	5,000	5,600 00	5,000 00
of Boston, Mass., 6s, . . . .	35,000	41,050 00	37,000 00
of Cambridge, Mass., 4s, . . . .	100,000	104,000 00	104,000 00
of Cambridge, Mass., 6s, . . . .	31,000	33,850 00	31,000 00
of Charlestown, Mass., 6s, . . . .	5,000	5,150 00	5,000 00
of Chelsea, Mass., 6s, . . . .	40,000	44,800 00	40,000 00
of Fitchburg, Mass., 6s, . . . .	10,000	10,700 00	10,000 00
of Holyoke, Mass., 6s, . . . .	34,000	39,780 00	34,000 00
of Holyoke, Mass., 7s, . . . .	53,000	56,850 00	53,000 00
of Lawrence, Mass., 6s, . . . .	25,000	26,450 00	25,000 00
of Lowell, Mass., 6s, . . . .	20,000	21,000 00	20,000 00
of Lynn, Mass., 6s, . . . .	20,000	22,000 00	20,000 00
of New Bedford, Mass., 4s, . . . .	6,000	6,000 00	6,000 00
of New Bedford, Mass., 6s, . . . .	7,000	8,070 00	7,000 00
of New Bedford, Mass., 7s, . . . .	50,000	67,500 00	55,000 00
of Newburyport, Mass., 6s, . . . .	5,000	5,000 00	5,000 00
of Newton, Mass., 4s, . . . .	31,000	32,085 00	32,000 00
of Newton, Mass., 5s, . . . .	5,000	5,625 00	5,000 00
of Newton, Mass., 6s, . . . .	39,000	48,750 00	40,000 00
of Salem, Mass., 4s, . . . .	21,000	21,000 00	21,000 00
of Springfield, Mass., 6s, . . . .	18,000	20,340 00	18,000 00
of Springfield, Mass., 7s, . . . .	206,000	259,200 00	218,000 00
of Taunton, Mass., 4s, . . . .	20,000	20,000 00	20,000 00
of Taunton, Mass., 6s, . . . .	20,000	22,700 00	20,000 00
Town of Brookline, Mass., 5s, . . . .	30,000	33,000 00	31,000 00
of Brookline, Mass., 6s, . . . .	5,000	5,600 00	5,000 00
of Brookline, Mass., 7s, . . . .	10,000	12,500 00	10,000 00
of Danvers, Mass., 5s, . . . .	20,000	22,500 00	22,000 00
of Leominster, Mass., 4s, . . . .	3,000	3,000 00	3,000 00
of Pittsfield, Mass., 4½s, . . . .	30,000	30,900 00	30,000 00
City of Providence, R. I., 4½s, . . . .	11,000	12,100 00	12,000 00
of Providence, R. I., 5s, . . . .	30,000	34,200 00	34,000 00
of Providence, R. I., 6s, . . . .	40,000	48,000 00	44,000 00
of Hartford, Ct., 4½s, . . . .	2,000	2,000 00	2,000 00
of Hartford, Ct., 6s, . . . .	76,500	83,575 00	76,500 00
of Meriden, Ct., 6s, . . . .	10,000	11,100 00	10,000 00
of Middletown, Ct., 6s, . . . .	9,000	9,360 00	9,000 00
of New Haven, Ct., 5s, . . . .	11,000	11,880 00	11,000 00
of New Haven, Ct., 6s, . . . .	25,000	25,750 00	25,000 00
of New Haven, Ct., 7s, . . . .	28,000	32,440 00	28,000 00
of Norwich, Ct., 5s, . . . .	20,000	22,600 00	21,000 00
of Norwich, Ct., 7s, . . . .	21,000	28,350 00	21,000 00
of Waterbury, Ct., 4s, . . . .	6,000	6,000 00	6,000 00
of Waterbury, Ct., 7s, . . . .	14,000	17,080 00	14,000 00
of Meriden, Ct., 4s, . . . .	30,000	31,200 00	31,000 00
of Cleveland, Ohio, 4s, . . . .	5,000	5,000 00	5,000 00
of Cleveland, Ohio, 6s, . . . .	39,000	44,850 00	44,000 00
of Worcester, Mass., 6s, . . . .	40,000	44,000 00	40,000 00
	\$2,442,850	\$2,798,971 50	\$2,562,850 00

\* This was a legal investment when made.



*Schedule B—Detailed Statement of Bank Stocks.*

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
450	First Nat'l Bank, Springfield, .	\$45,000	\$69,750 00	\$62,000 00
380	Second Nat'l Bank, Springfield,	38,000	64,600 00	57,900 00
364	Third Nat'l Bank, Springfield,	36,400	72,800 00	58,800 00
400	Agawam N'l Bank, Springfield,	40,000	50,000 00	47,000 00
215	Chapin N'l Bank, Springfield,	21,500	29,025 00	22,500 00
510	Chicopee N'l B'k, Springfield,	51,000	84,150 00	71,000 00
300	City Nat'l Bank, Springfield, .	30,000	39,000 00	35,000 00
216	John Hancock N'l B'k, Spring- field, .	21,600	23,760 00	22,500 00
403	Pyncheon N'l B'k, Springfield, .	40,300	66,495 00	63,000 00
45	First Nat'l Bank, Adams, .	4,500	6,750 00	5,000 00
217	First Nat'l Bank, Chicopee, .	21,700	31,465 00	31,000 00
15	First Nat'l Bank, Easthampton,	1,500	1,800 00	1,500 00
50	Wachusett N'l B'k, Fitchburg,	5,000	10,000 00	5,000 00
66	Franklin Co. N'l Bank, Green- field, .	6,600	5,940 00	4,700 00
60	Hadley Falls N'l B'k, Holyoke,	6,000	9,600 00	8,500 00
30	Holyoke Nat'l Bank, Holyoke,	3,000	4,500 00	3,000 00
100	City Nat'l Bank, Holyoke, .	10,000	12,000 00	12,000 00
50	Leominster N'l B'k, Leominster,	5,000	5,000 00	5,000 00
100	First Nat'l Bank, Leominster, .	1,000	1,000 00	1,000 00
63	Monson Nat'l Bank, Monson, .	6,300	9,450 00	7,000 00
50	First N'l Bank, Northampton,	5,000	6,500 00	6,000 00
50	Hampshire County Nat'l Bank, Northampton, .	5,000	5,250 00	5,000 00
117	Northampton N'l Bank, North- ampton, .	11,700	20,475 00	17,500 00
200	Palmer Nat'l Bank, Palmer, .	20,000	24,000 00	23 800 00
94	Ware Nat'l Bank, Ware, .	9,400	11,750 00	10,000 00
50	First Nat'l Bank, Westfield, .	5,000	7,000 00	7,000 00
25	Hampden N'l Bank, Westfield,	2,500	3,750 00	2,500 00
27	Lee Nat'l Bank, Lee, .	2,700	3,780 00	3,500 00
6	Pittsfield Nat'l Bank, Pittsfield,	600	960 00	600 00
50	First Nat'l Bank, Boston, .	5,000	11,000 00	5,000 00
200	Second Nat'l Bank, Boston, .	20,000	30,000 00	20,000 00
150	Atlantic Nat'l Bank, Boston, .	15,000	20,100 00	18,000 00
150	Atlas Nat'l Bank, Boston, .	15,000	17,250 00	15,000 00
150	Blackstone Nat'l Bank, Boston,	15,000	16,050 00	15,000 00
100	Columbian Nat'l Bank, Boston,	10,000	12,700 00	10,000 00
30	Eliot Nat'l Bank, Boston, .	3,000	3,840 00	3,000 00
50	Faneuil Hall N'l Bank, Boston,	5,000	6,950 00	6,000 00
200	Freeman's Nat'l Bank, Boston,	20,000	19,000 00	19,000 00
150	Hamilton Nat'l Bank, Boston, .	15,000	18,300 00	15,000 00
133	Howard Nat'l Bank, Boston, .	13,300	14,630 00	13,300 00
150	Merchants' N'l Bank, Boston, .	15,000	21,000 00	19,000 00
25	Mt. Vernon N'l Bank, Boston,	2,500	3,425 00	2,500 00
50	N'l Bank of Commerce, Boston,	5,000	6,100 00	5,000 00
20	Nat'l Bank of the Common- wealth, Boston, .	2,000	2,740 00	2,000 00
175	N'l B'k of No. America, Boston,	17,500	18,200 00	17,500 00
250	N'l B'k of Redemption, Boston,	25,000	31,750 00	27,000 00
150	Nat'l City Bank, Boston, .	15,000	16,050 00	15,000 00
50	Nat'l Eagle Bank, Boston, .	5,000	5,000 00	5,000 00

*Schedule B — Concluded.*

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
20	Nat'l Exchange Bank, Boston,	\$2,000	\$2,520 00	\$2,000 00
49	N'l Hide & Leather B'k, Boston,	4,900	5,586 00	5,000 00
150	Nat'l Revere Bank, Boston, .	15,000	18,750 00	15,000 00
43	Nat'l Union Bank, Boston, .	4,300	6,192 00	4,300 00
200	North Nat'l Bank, Boston, .	20,000	26,200 00	23,000 00
140	Old Boston Nat'l Bank, Boston,	7,000	7,980 00	7,000 00
100	Shawmut Nat'l Bank, Boston, .	10,000	12,500 00	10,000 00
75	State Nat'l Bank, Boston, .	7,500	8,700 00	7,500 00
50	Suffolk Nat'l Bank, Boston, .	5,000	5,700 00	5,000 00
150	Tremont Nat'l Bank, Boston, .	15,000	15,000 00	15,000 00
30	Washington N'l Bank, Boston,	3,000	3,720 00	3,000 00
75	Nat'l Webster Bank, Boston, .	7,500	7,650 00	7,500 00
13	Phoenix N'l B'k, Hartford, Ct.,	1,300	1,625 00	1,300 00
10	N'l Exchange B'k, Hartford, Ct.,	500	650 00	500 00
50	Thames N'l B'k, Norwich, Ct.,	5,000	7,000 00	7,000 00
		\$787,600	\$1,084,408 00	\$944,700 00

*Railroad Bonds.*

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Albany R.R. 6s, . .	\$194,000	\$217,280 00	\$202,000 00
Boston & Albany R.R. 7s, . .	151,000	166,100 00	163,000 00
Boston & Lowell R.R. 6s, . .	5,000	5,600 00	5,000 00
Boston & Maine R.R. 7s, . .	35,000	41,125 00	41,000 00
Fitchburg R.R. 5s, . . . .	25,000	27,000 00	25,000 00
Old Colony R.R. 4½s, . . . .	7,000	7,420 00	7,000 00
Old Colony R.R. 6s, . . . .	26,000	28,860 00	28,000 00
Vermont Valley R.R. 5s, . . .	5,000	5,500 00	5,000 00
	\$448,000	\$498,885 00	\$476,000 00

## COMMONWEALTH OF MASSACHUSETTS.

HAMPDEN, ss., Nov. 18, 1887.

Personally appeared Henry S. Lee, Treasurer of the Springfield Institution for Savings, and made oath that the foregoing statement, by him subscribed, is a true and correct statement of all the resources and liabilities of said institution, and that the answers made by him to the foregoing interrogatories contain the whole truth in reference to the matters to which they relate, according to his best knowledge and belief.

Before me,

WM. S. SHURTLEFF, *Justice of the Peace.*

HAMPDEN, ss., Nov. 18, 1887.

Personally appeared John B. Stebbins, Chas. Marsh, J. H. Appleton, Lawson Sibley, Wm. H. Haile, Emory Meekins, Elisha Gunn and Henry S. Lee, being five or more of the trustees of said corporation, and severally made oath that they have made an examination of the affairs of the bank; that the books and records of said institution indicate the state of affairs as above attested by their treasurer; and that they believe said statement to be true.

Before me,

WM. S. SHURTLEFF, *Justice of the Peace.*

STOCKBRIDGE SAVINGS BANK—STOCKBRIDGE.

Incorporated 1871. Number of corporators, 17.

GEO. SEYMOUR, *President.* C. H. WILLIS, *Clerk.* C. H. WILLIS, *Treasurer.*

Names of committee charged with the investment of its funds :

GEO. SEYMOUR, F. S. AYMAR,  
EDW'D C. CARTER, JAS. F. PILLING.

Open for business every business day, 9 A.M. to 3 P.M.

STATEMENT.

ASSETS.		LIABILITIES.	
Public funds as per Schedule A,	\$4,986 50	Deposits, . . . .	\$249,434 45
Bank stock as per Schedule B, .	35,855 75	Earnings undivided,	3,532 26
Real estate by foreclosure, .	16,037 32	Guaranty fund, .	3,539 85
Loans on real estate, . . . .	140,884 92	Premium account, .	25 00
Loans on personal security, .	46,334 03		
Deposit in bank, not on interest, .	10,271 55		
Insurance, . . . . .	674 57		
Cash on hand, . . . . .	1,486 92		
	\$256,531 56		\$256,531 56

Value (by books) of real estate, held by foreclosure or otherwise, . . . .	\$16,037 32
Assessed value of the same, . . . . .	14,200 00
Net income received from same during year ending Oct. 31, 1887, . . . .	229 01
Number of outstanding loans which are of an amount not exceeding \$3,000 each, . . . . .	286
Aggregate amount of the same, . . . . .	137,218 95
Amount of investments from which no income is received, . . . . .	12,620 00

Cash on Deposit in Bank :—  
Housatonic National Bank, Stockbridge, . . . . . \$10,271 55

Whole amount of interest or profits received or earned during year ending Oct. 31, 1887, . . . . .	\$13,400 34
Rate and amount of each semi-annual dividend for the year } 2¼ per cent., { ending Oct. 31, 1887, . . . . . } 2¼ per cent., {	4,395 89 4,665 89

Times for the dividends fixed by the by-laws: first Thursday in April and October.	
Number and amount of deposits (not including dividends) received during the year ending Oct. 31, 1887, . . . . .	536 \$60,202 75
Number and amount of deposits of and exceeding \$300 at any one time during the year ending Oct. 31, 1887, . . . . .	60 37,083 05
Number and amount of withdrawals (including dividends) during the year ending Oct. 31, 1887. . . . .	373 40,163 36
Number of accounts opened during the year ending Oct. 31, 1887, . . . .	157
Number of accounts closed during the year ending Oct. 31, 1887, . . . .	74
Amount of expenses of the corporation during the year ending Oct. 31, 1887, . . . . .	1,343 50
Amount of treasurer's bond, . . . . .	25,000 00
Date of examination by commissioner: October 13.	



*Total amount of Loans with each specified Rate of Interest, including Deposits in Banks on Interest.*

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$8,000 00 106,889 90	5 per cent. 6     "	\$52,503 38	7 per cent.	\$19,825 67	7 $\frac{3}{10}$ per cent.

*Classification of Depositors' Accounts.*

	Number.	Amount.
Whole number, . . . . .	719	-
Of \$50 or less, . . . . .	158	\$3,805 53
Exceeding \$50 and not more than \$100, . . . . .	80	4,749 22
Exceeding \$100 and not more than \$200, . . . . .	83	12,307 76
Exceeding \$200 and not more than \$500, . . . . .	143	43,498 38
Exceeding \$500 and less than \$1,000, . . . . .	165	93,602 72
Of \$1,000 or more, . . . . .	90	91,470 84
To the credit of women, both adult and minor, . . . . .	310	83,728 43
To the credit of guardians, . . . . .	4	2,745 89
In trust, . . . . .	30	20,342 73

*Schedule A — Detailed Statement of Public Funds.*

	Par Value	Estimated Market Value.	Amount Invested.
Town of Adams, Mass., 6s, . . . . .	\$2,000	\$2,180 00	\$1,820 00
of Rockingham, Vt., 4s, . . . . .	3,000	3,360 00	3,166 50
	\$5,000	\$5,540 00	\$4,986 50

*Schedule B — Detailed Statement of Bank Stocks.*

No of Shares		Par Value.	Estimated Market Value.	Amount Invested.
20	North Nat'l Bank, Boston, . . . . .	\$2,000	\$2,600 00	\$2,630 00
30	Metropolitan N'l B'k, Boston, . . . . .	3,000	3,600 00	3,540 00
30	Lincoln Nat'l Bank, Boston, . . . . .	3,000	3,450 00	3,000 00
20	Nat'l Exchange Bank, Boston, . . . . .	2,000	2,500 00	2,610 00
40	Berkshire N'l B'k, No. Adams, . . . . .	4,000	4,080 00	4,620 00
3	Adams Nat'l B'k, No. Adams, . . . . .	300	480 00	450 00
10	First Nat'l Bank, Amherst, . . . . .	1,000	1,540 00	1,540 00
10	First Nat'l Bank, W. Newton, . . . . .	1,000	1,000 00	1,000 00
45	First Nat'l Bank, Woburn, . . . . .	4,500	6,075 00	7,298 75
32	Housatonic Nat'l Bank, Stock-bridge, . . . . .	3,200	6,400 00	6,197 00
25	First Nat'l Bank, Adams, . . . . .	2,500	4,000 00	2,970 00
		\$26,500	\$35,725 00	\$35,855 75



## COMMONWEALTH OF MASSACHUSETTS.

BERKSHIRE, ss., Dec. 10, 1887.

Personally appeared C. H. Willis, Treasurer of the Stockbridge Savings Bank, and made oath that the foregoing statement, by him subscribed, is a true and correct statement of all the resources and liabilities of said institution, and that the answers made by him to the foregoing interrogatories contain the whole truth in reference to the matters to which they relate, according to his best knowledge and belief.

Before me,

CHAS. E. EVANS, *Justice of the Peace.*

BERKSHIRE, ss., Dec. 10, 1887.

Personally appeared Geo. Seymour, Henry S. Dean, Mason Van Deusen, F. S. Aymar and J. F. Pilling, being five or more of the trustees of said corporation, and severally made oath that they have made an examination of the affairs of the bank; that the books and records of said institution indicate the state of affairs as above attested by their treasurer; and that they believe said statement to be true.

Before me,

C. H. WILLIS, *Justice of the Peace.*

## STONEHAM FIVE CENTS SAVINGS BANK—STONEHAM.

Incorporated 1855. Number of corporators, 48.

WILLIAM B. STEVENS, *President*.ONSLOW GILMORE, *Treasurer*.ONSLOW GILMORE, *Clerk*.

Names of committee charged with the investment of its funds :

WM. B. STEVENS,

J. W. SPENCER,

ARAD GERRY,

A. H. COWDREY.

WM. G. FULLER,

Open for business Tuesday and Saturday, 2 to 5 and 6 to 8 P.M.

## STATEMENT.

ASSETS.		LIABILITIES.	
Public funds as per Schedule, .	\$237,000 00	Deposits, . . . . .	\$509,984 47
Loan on bank stock, . . . . .	10,000 00	Earnings undivided, . . . . .	13,396 21
Railroad bonds, . . . . .	36,000 00	Guaranty fund, . . . . .	12,213 94
Real estate by foreclosure, . . . . .	3,742 50	Profit and loss acc't, . . . . .	4,302 41
Loans on real estate, . . . . .	162,644 73		
Loans on personal security, . . . . .	14,495 00		
Loans to counties, cities or towns (notes), . . . . .	68,000 00		
Deposit in bank, on interest, . . . . .	3,999 91		
Expense account, . . . . .	1,612 60		
Cash on hand, . . . . .	2,402 29		
	<u>\$539,897 03</u>		<u>\$539,897 03</u>

## Loan on Bank Stock :—

On 100 shares National Bank of South Reading, Wakefield, . . . . . \$10,000 00

Value (by books) of real estate, held by foreclosure or otherwise, . . . . . \$3,742 50

Assessed value of the same, . . . . . 6,975 00

Net income received from same during year ending Oct. 31, 1887, . . . . . 235 00

Number of outstanding loans which are of an amount not exceeding \$3,000 each, . . . . . 177

Aggregate amount of the same, . . . . . 138,109 00

Amount of investments from which no income is received, . . . . . 450 00

## Cash on Deposit in Bank :—

Blackstone National Bank, Boston, . . . . . \$3,999 91

Whole amount of interest or profits received or earned during year ending

Oct. 31, 1887, . . . . . \$25,087 36

Rate and amount of each semi-annual dividend for the year } 2 per cent., { 9,176 72  
ending Oct. 31, 1887, . . . . . } 2 per cent., { 9,387 06

Times for the dividends fixed by the by-laws: first Wednesday in May and November.

Number and amount of deposits (not including dividends) received

during the year ending Oct. 31, 1887, . . . . . 2,211 \$145,040 51

Number and amount of deposits of and exceeding \$300 at any one

time during the year ending Oct. 31, 1887, . . . . . 107 66,927 96

Number and amount of withdrawals (including dividends) during the

year ending Oct. 31, 1887, . . . . . 1,840 \$152,888 68

Number of accounts opened during the year ending Oct. 31, 1887, . 301

Number of accounts closed during the year ending Oct. 31, 1887, . 255

Amount of expenses of the corporation during the year ending Oct. 31, 1887, 1,540 00

Amount of treasurer's bond, . . . . . 15,000 00

Date of examination by commissioner: June 28.

*Total amount of Loans with each specified Rate of Interest, including  
Deposits in Banks on Interest.*

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$3,999 91 48,000 00	2½ per cent. 4 “	\$32,500 00 158,000 00	5 per cent. 6 “	\$16,639 73	7 per cent.

*Classification of Depositors' Accounts.*

	Number.	Amount.
Whole number, . . . . .	2,293	—
Of \$50 or less, . . . . .	1,068	\$11,960 26
Exceeding \$50 and not more than \$100, . . . . .	215	14,647 81
Exceeding \$100 and not more than \$200, . . . . .	295	38,025 46
Exceeding \$200 and not more than \$500, . . . . .	323	100,769 11
Exceeding \$500 and less than \$1,000, . . . . .	256	182,260 70
Of \$1,000 or more, . . . . .	136	162,321 13
To the credit of women, both adult and minor, . . . . .	1,028	239,779 00
To the credit of guardians, . . . . .	9	6,448 00
To the credit of religious and charitable associations, . . . . .	38	9,141 00
In trust, . . . . .	122	40,198 00

*Detailed Statement of Public Funds.*

	Par Value.	Estimated Market Value.	Amount Invested.
City of Boston, Mass., 4s, . . . . .	\$45,000	\$46,500 00	\$45,000 00
Town of Arlington, Mass., 6s, . . . . .	10,000	11,000 00	10,000 00
City of New Bedford, Mass., 4s, . . . . .	10,000	10,000 00	10,000 00
County of Strafford, N. H., 4s, . . . . .	10,000	10,000 00	10,000 00
Town of Beverly, Mass., 4s, . . . . .	10,000	10,200 00	10,000 00
City of Haverhill, Mass., 6s, . . . . .	5,000	5,750 00	5,000 00
of Columbus, Ohio, 4s, . . . . .	26,000	26,500 00	26,000 00
of Middletown, Ct., 4s, . . . . .	10,000	10,300 00	10,000 00
Town of Leominster, Mass., 4s, . . . . .	20,000	20,600 00	20,000 00
of Spencer, Mass., 4s, . . . . .	15,000	15,500 00	15,000 00
of Attleborough, Mass., 4s, . . . . .	15,000	15,500 00	15,000 00
of Montague, Mass., 4s, . . . . .	28,000	29,000 00	28,000 00
of Rockingham, Vt., 4s, . . . . .	13,000	13,000 00	13,000 00
of Rockland, Mass., 4s, . . . . .	10,000	10,400 00	10,000 00
City of Dayton, Ohio, 4s, . . . . .	10,000	10,000 00	10,000 00
	\$237,000	\$244,250 00	\$237,000 00

*Railroad Bonds.*

	Par Value.	Estimated Market Value.	Amount Invested.
Boston, Clinton & Fitchburg R.R. 7s,	\$10,000	\$10,600 00	\$10,000 00
Boston, Rev. Beach & Lynn R.R. 6s,	1,000	1,150 00	1,000 00
Vermont & Massachusetts R.R. 5s, .	10,000	11,100 00	10,000 00
Fitchburg R.R. 4s, . . . . .	15,000	15,000 00	15,000 00
	\$36,000	\$37,850 00	\$36,000 00

## COMMONWEALTH OF MASSACHUSETTS.

MIDDLESEX, ss., Nov. 1, 1887.

Personally appeared Onslow Gilmore, Treasurer of the Stoneham Five Cents Savings Bank, and made oath that the foregoing statement, by him subscribed, is a true and correct statement of all the resources and liabilities of said institution, and that the answers made by him to the foregoing interrogatories contain the whole truth in reference to the matters to which they relate, according to his best knowledge and belief.

Before me,

W. B. STEVENS, *Justice of the Peace.*

MIDDLESEX, ss., Nov. 1, 1887.

Personally appeared W. B. Stevens, Arad Gerry, Chas. C. Dike, A. H. Cowdrey, J. W. Spencer and Onslow Gilmore, being five or more of the trustees of said corporation, and severally made oath that they have made an examination of the affairs of the bank; that the books and records of said institution indicate the state of affairs as above attested by their treasurer; and that they believe said statement to be true.

Before me,

FRED. E. NICKERSON, *Justice of the Peace.*



# SUFFOLK SAVINGS BANK FOR SEAMEN AND OTHERS — BOSTON.

Incorporated 1833. Number of corporators, 182.

WILLIAM ENDICOTT, JR., *President.*

CHARLES HENRY PARKER, *Treasurer.*

HERBERT MAGOUN, *Clerk.*

Names of committee charged with the investment of its funds :

WM. ENDICOTT, JR.,

JOHN L. GARDNER,

EDW'D W. HOOPER,

GEORGE WHITNEY,

GEO. S. BULLENS,

FRANCIS L. HIGGINSON.

T. QUINCY BROWNE,

Open for business every business day, 9 A.M. to 2 P.M.

## STATEMENT.

ASSETS.		LIABILITIES.	
Public funds as per Schedule A,	\$2,176,912 50	Deposits, . . . .	\$20,045,975 28
Loan on public funds, . . . .	6,000 00	Earnings undivided, . . . .	183,518 63
Bank stock as per Schedule B, . .	661,970 24	Guaranty fund, . . . .	427,234 01
Railroad bonds, . . . .	2,018,593 25	Suspense account, . . . .	18,490 53
Railroad notes, . . . .	250,000 00	Rents, . . . .	2,307 07
Real estate (for banking purposes), . . . .	180,000 00	Premium account, . . . .	49,320 73
Real estate by foreclosure, . . . .	44,073 63	State Bank tax returned, . . . .	290 98
Loans on real estate, . . . .	7,102,641 19		
Loans on personal security, . . . .	6,533,250 00		
Loans to counties, cities or towns (notes), . . . .	512,500 00		
Deposits in banks, on interest, . .	700,333 29		
Deposits in banks, not on interest, . . . .	816 12		
Expense account, . . . .	2,900 39		
Common wealth of Massachusetts (note), . . . .	500,000 00		
Bank building, taxes, etc., . . . .	2,779 06		
Cash on hand, . . . .	34,367 56		
	<u>\$20,727,137 23</u>		<u>\$20,727,137 23</u>

### Loan on Public Funds :—

On \$6,000 State of Maine, 6s, . . . . .	\$6,000 00
Invested in real estate (for banking purposes), . . . . .	\$180,000 00
Estimated value of the same, . . . . .	180,000 00
Assessed value of the same, . . . . .	266,000 00
Value (by books) of other real estate, held by foreclosure or otherwise, . .	44,073 63
Assessed value of the same, . . . . .	57,600 00
Net income received from same during year ending Oct. 31, 1887, . . . .	66 67
Number of outstanding loans which are of an amount not exceeding \$3,000 each, . . . . .	58
Aggregate amount of same, . . . . .	118,250 00
Amount of investments from which no income is received, . . . . .	24,448 87

### Cash on Deposit in Banks, amount in each :—

Blackstone National Bank, Boston, . . . . .	\$50,000 00
National City Bank, Boston, . . . . .	100,432 46

Columbian National Bank, Boston, . . . . .	\$100,816 12
National Bank of the Commonwealth, Boston, . . . . .	50,000 00
Continental National Bank, Boston, . . . . .	51,880 29
Market National Bank, Boston, . . . . .	51,007 61
New England National Bank, . . . . .	6,462 11
North National Bank, Boston, . . . . .	51,369 78
National Revere Bank, Boston, . . . . .	139,181 04
Third National Bank, Boston, . . . . .	100,000 00

Whole amount of interest or profits received or earned during year ending Oct. 31, 1887, . . . . . \$889,398 06

Rate and amount of each semi-annual dividend for the year }  $1\frac{1}{2}$  per cent., { 280,698 34  
ending Oct. 31, 1887, . . . . . } 2 per cent., { 376,161 70

Times for the dividends fixed by the by-laws: second Wednesday in April and October.

Average annual per cent. of dividends for term ending at time of and including last extra dividend: 5  $\frac{5}{100}$ .

Date of the last extra dividend: April, 1878.

Number and amount of deposits (not including dividends) received during the year ending Oct. 31, 1887, . . . . . 49,671 \$4,264,163 00

Number and amount of deposits of and exceeding \$300 at any one time during the year ending Oct. 31, 1887, . . . . . 3,428 1,992,879 00

Number and amount of withdrawals (including dividends) during the year ending Oct. 31, 1887, . . . . . 36,087 4,656,622 76

Number of accounts opened during the year ending Oct. 31, 1887, 7,926

Number of accounts closed during the year ending Oct. 31, 1887, 6,476

Amount of expenses of the corporation during the year ending Oct. 31, 1887, 34,133 63

Amount of treasurer's bond, . . . . . 20,000 00

Date of examination by commissioner: December 1.

*Total amount of Loans with each specified Rate of Interest, including Deposits in Banks on Interest.*

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$6,462 11	2 per cent.	\$2,335,500 00	4 per cent.	\$15,000 00	$5\frac{1}{4}$ per cent.
500,000 00	3 "	559,000 00	$4\frac{1}{4}$ "	472,850 00	$5\frac{1}{2}$ "
350,000 00	$3\frac{1}{2}$ "	5,625,808 66	$4\frac{3}{4}$ "	800,000 00	$5\frac{3}{4}$ "
80,000 00	$3\frac{3}{4}$ "	680,000 00	$4\frac{3}{4}$ "	1,023,950 00	6 "
45,000 00	$3\frac{7}{8}$ "	2,985,203 71	5 "	125,950 00	7 "

*Schedule A—Detailed Statement of Public Funds.*

	Par Value.	Estimated Market Value.	Amount Invested.
City of Boston, Mass., 6s, . . . . .	\$20,000 00	\$22,000 00	\$20,000 00
of Boston, Mass., 4s, . . . . .	1,100,000 00	1,108,875 00	1,100,000 00
of Boston, Mass., 5s, . . . . .	705,062 50	794,416 87	755,062 50
of Providence, R. I., 5s, . . . . .	86,850 00	94,666 50	86,850 00
of New Bedford, Mass., 6s, . . . . .	10,000 00	11,400 00	10,000 00
of New Bedford, Mass., $3\frac{1}{2}$ s, . . . . .	30,000 00	28,500 00	30,000 00
of Worcester, Mass., 4s, . . . . .	100,000 00	100,500 00	100,000 00
of Waltham, Mass., 4s, . . . . .	75,000 00	75,000 00	75,000 00
	\$2,126,912 50	\$2,235,358 37	\$2,176,912 50

*Schedule B — Detailed Statement of Bank Stocks.*

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
85	Atlantic Nat'l Bank, Boston, .	\$8,500	\$11,390 00	\$12,601 25
654	Atlas Nat'l Bank, Boston, .	65,400	75,537 00	66,112 50
175	Bay State N'l B'k, Lawrence,	13,125	21,000 00	13,125 00
30	Boylston Nat'l Bank, Boston,	3,000	3,915 00	3,375 00
211	Nat'l City Bank, Boston, .	21,100	22,577 00	22,199 87
492	Columbian Nat'l B'k, Boston,	49,200	61,922 00	49,200 00
169	N'l B'k of Commerce, Boston,	16,900	20,618 00	17,289 50
138	Continental Nat'l B'k, Boston,	13,800	16,353 00	15,750 00
461	Nat'l Eagle Bank, Boston, .	46,100	46,100 00	47,525 00
48	Freeman's Nat'l Bank, Boston,	4,800	4,560 00	5,698 87
150	Hamilton Nat'l Bank, Boston,	15,000	18,375 00	15,000 00
211	N'l Hide & Leather B'k, Boston,	21,100	24,159 50	24,064 25
150	Howard Nat'l Bank, Boston, .	15,000	16,200 00	17,650 00
150	Market Nat'l Bank, Boston, .	15,000	13,800 00	15,000 00
658	Merchants' N'l Bank, Boston,	65,800	91,791 00	71,143 50
20	Massachusetts N'l B'k, Boston,	5,000	5,300 00	5,000 00
11	New England N'l B'k, Boston,	1,100	1,606 00	1,100 00
100	Old Boston N'l Bank, Boston,	5,000	5,650 00	6,125 00
25	Railroad Nat'l Bank, Lowell,	2,500	3,250 00	2,500 00
150	N'l B'k of Redemption, Boston,	15,000	19,087 50	19,962 50
100	N'l B'k of the Republic, Boston,	10,000	14,000 00	12,750 00
400	Nat'l Revere Bank, Boston, .	40,000	50,000 00	41,893 75
244	Shawmut Nat'l Bank, Boston,	24,400	30,500 00	26,721 25
111	Shoe & Leather N'l B'k, Boston,	11,100	11,211 00	11,221 00
133	State Nat'l Bank, Boston, .	13,300	13,228 00	13,648 00
136	Suffolk Nat'l Bank, Boston, .	13,600	15,572 00	16,348 75
187	Tremont Nat'l Bank, Boston,	18,700	18,746 75	20,481 00
100	Nat'l Union Bank, Boston, .	10,000	14,500 00	10,000 00
150	Washington N'l B'k, Boston,	15,000	18,600 00	15,000 00
617	Nat'l Webster Bank, Boston,	61,700	63,242 50	63,484 25
		\$620,225	\$732,791 25	\$661,970 24

*Railroad Bonds.*

	Par Value.	Estimated Market Value.	Amount Invested.
Old Colony R.R. 6s, . . . .	\$200,000	\$225,000 00	\$200,000 00
Old Colony R.R. 7s, . . . .	17,000	19,210 00	17,000 00
Old Colony R.R. 4s, . . . .	500,000	500,000 00	500,000 00
Boston, Clinton & Fitchburg R.R. 7s,	23,500	26,320 00	23,500 00
Mansfield & Framingham R.R. 7s, .	4,000	4,480 00	4,000 00
New Bedford R.R. 7s, . . . .	3,000	3,360 00	3,000 00
Boston & Maine R.R. 7s, . . . .	115,000	127,650 00	115,000 00
Fitchburg R.R. 5s, . . . .	200,000	210,000 00	195,718 25



*Railroad Bonds — Concluded.*

	Par Value.	Estimated Market Value.	Amount Invested.
Boston, Clinton, Fitchburg & New Bedford R.R. 5s, . . . . .	\$100,000	\$110,000 00	\$100,000 00
Boston & Lowell R.R. 4s, . . . . .	500,000	500,000 00	500,000 00
Boston & Albany R.R. 7s, . . . . .	120,000	132,000 00	120,000 00
Boston & Providence R.R. 7s, . . . . .	200,000	226,000 00	240,375 00
	\$1,982,500	\$2,084,020 00	\$2,018,593 25

## COMMONWEALTH OF MASSACHUSETTS.

SUFFOLK, ss.

BOSTON, Nov. 25, 1887.

Personally appeared Chas. Henry Parker, Treasurer of the Suffolk Savings Bank for Seamen and Others, and made oath that the foregoing statement, by him subscribed, is a true and correct statement of all the resources and liabilities of said institution, and that the answers made by him to the foregoing interrogatories contain the whole truth in reference to the matters to which they relate, according to his best knowledge and belief.

Before me,

HERBERT MAGOUN, *Justice of the Peace.*

SUFFOLK, ss.

BOSTON, Nov. 25, 1887.

Personally appeared William Endicott, Jr., T. Quincy Browne, Francis L. Higginson, George Whitney and Geo. S. Bullens, being five or more of the trustees of said corporation, and severally made oath that they have made an examination by an expert examiner of the affairs of the bank; that the books and records of said institution indicate the state of affairs as above attested by their treasurer; and that they believe said statement to be true.

Before me,

HERBERT MAGOUN, *Justice of the Peace.**Classification of Depositors' Accounts.*

	Number.	Amount.
Whole number, . . . . .	49,292	-
Of \$50 or less, . . . . .	12,190	\$205,268 18
Exceeding \$50 and not more than \$100, . . . . .	4,726	334,773 22
Exceeding \$100 and not more than \$200, . . . . .	6,459	897,398 68
Exceeding \$200 and not more than \$500, . . . . .	9,228	3,008,706 93
Exceeding \$500 and less than \$1,000, . . . . .	8,028	5,676,487 28
Of \$1,000 or more, . . . . .	8,661	9,923,340 99
To the credit of women, both adult and minor, . . . . .	24,929	10,133,241 49
To the credit of guardians, . . . . .	421	200,151 13
To the credit of religious and charitable associations, . . . . .	439	269,914 82
In trust, . . . . .	10,004	2,910,217 94

## COMMONWEALTH OF MASSACHUSETTS.

SUFFOLK, ss, Dec. 16, 1887.

Personally appeared Chas. Henry Parker, Treasurer of the Suffolk Savings Bank for Seamen and others, and made oath that the foregoing statement, by him subscribed, is true according to his best knowledge.

Before me,

HERBERT MAGOUN, *Justice of the Peace.*



TAUNTON SAVINGS BANKS—TAUNTON.

Incorporated 1869. Number of corporators, 110.

JOHN E. SANFORD, *President.*

HENRY R. WOOD, *Treasurer.*

HENRY R. WOOD, *Clerk.*

Names of committee charged with the investment of its funds :

L. B. CHURCH,	GEO. M. WOODWARD,
E. T. JACKSON,	G. A. WASHBURN,
C. L. LOVERING,	JOHN E. SANFORD.
D. A. TREFETHEN,	

Open for business every business day, 9 A.M. to 1 P.M. ; also Saturday, 2 to 5 P. M.

STATEMENT.

ASSETS.		LIABILITIES.	
Public funds as per Schedule A,	\$92,400 00	Deposits, . . . . .	\$1,299,746 75
Bank stock as per Schedule B, .	119,282 87	Earnings undivided, . . .	31,519 63
Loans on bank stock, . . . . .	5,000 00	Guaranty fund, . . . . .	34,892 36
Railroad bonds, . . . . .	125,500 00		
Real estate by foreclosure, . . .	2,625 00		
Loans on real estate, . . . . .	523,594 75		
Loans on personal security, . . .	453,930 00		
Loans to counties, cities or towns			
(notes), . . . . .	15,000 00		
Deposit in bank, on interest, . .	17,668 69		
Deposit in bank, not on in-			
terest, . . . . .	1,615 37		
Expense account, . . . . .	1,293 28		
Sagamore Manufacturing Com-			
pany stock,* . . . . .	4,000 00		
Profit and loss, . . . . .	208 21		
Loans on depositors' books, . . .	500 00		
Cash on hand, . . . . .	3,540 57		
	\$1,366,158 74		\$1,366,158 74

Loans on Bank Stock, amount on each : —

On 5 shares National Bank of Commerce, New Bedford, . . . . .	}	\$1,000 00
On 5 shares Mechanics' National Bank, New Bedford, . . . . .		
On 10 shares Merchants' National Bank, New Bedford, . . . . .	}	2,000 00
On 10 shares First National Bank, New Bedford, . . . . .		
On 9 shares Fall River National Bank, Fall River, . . . . .	}	2,000 00
On 5 shares Massasoit National Bank, Fall River, . . . . .		
On 5 shares Pocasset National Bank, Fall River, . . . . .		
On 4 shares Union National Bank, Fall River, . . . . .		

Value (by books) of real estate, held by foreclosure or otherwise, . . .	\$2,625 00
Assessed value of the same, . . . . .	2,600 00

\* Taken to secure indebtedness.

Number of outstanding loans which are of an amount not exceeding \$3,000 each, . . . . .	325	
Aggregate amount of the same, . . . . .		\$336,041 25
Amount of investments from which no income is received, . . . . .		2,625 00

Cash on Deposit in Banks, amount in each : —

National Bank of the Republic, Boston, . . . . .	\$17,668 69
Taunton National Bank, Taunton, . . . . .	1,615 37

Whole amount of interest or profits received or earned during year ending Oct. 31, 1887, . . . . .	\$80,715 80
Rate and amount of each semi-annual dividend for the year ending Oct. 31, 1887, . . . . .	2 per cent., { 24,282 70 2 per cent., { 24,774 31
Times for the dividends fixed by the by-laws: January and July.	
Number and amount of deposits (not including dividends) received during the year ending Oct. 31, 1887, . . . . .	2,314 \$233,647 30
Number and amount of deposits of and exceeding \$300 at any one time during the year ending Oct. 31, 1887, . . . . .	211 123,721 97
Number and amount of withdrawals (including dividends) during the year ending Oct. 31, 1887, . . . . .	2,108 244,752 62
Number of accounts opened during the year ending Oct. 31, 1887, . . . . .	501
Number of accounts closed during the year ending Oct. 31, 1887, . . . . .	413
Amount of expenses of the corporation during the year ending Oct. 31, 1887, . . . . .	4,116 21
Amount of treasurer's bond, . . . . .	20,000 00
Date of examination by commissioner: July 12.	

*Total amount of Loans with each specified Rate of Interest, including Deposits in Banks on Interest.*

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$17,668 69	2½ per cent.	\$136,800 00	5 per cent.	\$5,000 00	5¾ per cent.
15,000 00	3⅞ “	5,000 00	5¼ “	578,049 75	6 “
50,000 00	4½ “	137,730 00	5½ “	15,445 00	6½ “
55,000 00	4¾ “				

*Classification of Depositors' Accounts.*

	Number.	Amount.
Whole number, . . . . .	3,679	—
Of \$50 or less, . . . . .	1,252	\$17,033 44
Exceeding \$50 and not more than \$100, . . . . .	343	24,964 07
Exceeding \$100 and not more than \$200, . . . . .	438	62,574 02
Exceeding \$200 and not more than \$500, . . . . .	568	187,316 21
Exceeding \$500 and less than \$1,000, . . . . .	548	386,478 85
Of \$1,000 or more, . . . . .	530	621,380 16
To the credit of women, both adult and minor, . . . . .	1,457	525,174 62
To the credit of guardians, . . . . .	30	18,990 09
To the credit of religious and charitable associations, . . . . .	37	21,078 17
In trust, . . . . .	496	171,000 08

*Schedule A—Detailed Statement of Public Funds.*

	Par Value.	Estimated Market Value.	Amount Invested.
City of Taunton, Mass., 5s, . . .	\$24,400	\$25,838 00	\$24,400 00
of Taunton, Mass., 6s, . . .	2,000	2,300 00	2,000 00
Town of Peabody, Mass., 4s, . . .	25,000	25,000 00	25,000 00
City of New Bedford, Mass., 4s, . . .	10,000	10,000 00	10,000 00
State of Maine 6s, . . . . .	1,000	1,040 00	1,000 00
of New Hampshire 6s, . . . . .	1,000	1,250 00	1,000 00
Commonwealth of Massachusetts 5s,	3,000	3,300 00	3,000 00
County of Bristol, Mass., 6s, . . .	1,000	1,000 00	1,000 00
City of Dayton, Ohio, 4s, . . . .	10,000	10,000 00	10,000 00
of Des Moines, Iowa, 4½s, . . .	15,000	15,000 00	15,000 00
	\$92,400	\$94,728 00	\$92,400 00

*Schedule B—Detailed Statement of Bank Stocks.*

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
55	Atlas Nat'l Bank, Boston, . . .	\$5,500	\$6,325 00	\$6,208 61
10	Atlantic Nat'l Bank, Boston, . .	1,000	1,330 00	1,310 00
10	Blackstone N'l Bank, Boston, . .	1,000	1,050 00	1,093 75
12	Boylston Nat'l Bank, Boston, . .	1,200	1,560 00	1,535 25
100	Nat'l City Bank, Boston, . . . .	10,000	10,800 00	10,425 00
5	N'l B'k of Commerce, Boston, . .	500	610 00	609 50
8	Columbian N'l Bank, Boston, . . .	800	1,016 00	1,051 25
10	Continental N'l Bank, Boston, . .	1,000	1,190 00	1,102 50
11	Nat'l Eagle Bank, Boston, . . . .	1,100	1,100 00	1,127 50
20	Nat'l Exchange Bank, Boston, . .	2,000	2,520 00	2,300 00
17	Freeman's Nat'l Bank, Boston, . .	1,700	1,598 00	1,695 75
44	Hamilton Nat'l Bank, Boston, . . .	4,400	5,368 00	5,329 50
3	Howard Nat'l Bank, Boston, . . .	300	321 00	336 00
6	Merchants' N'l Bank, Boston, . . .	600	840 00	822 00
33	Mt. Vernon N'l Bank, Boston, . . .	3,300	4,521 00	4,446 75
11	North Nat'l Bank, Boston, . . . .	1,100	1,441 00	1,395 63
10	New England N'l B'k, Boston, . .	1,000	1,460 00	1,470 00
23	Nat'l Revere Bank, Boston, . . . .	2,300	2,875 00	2,829 00
25	N'l B'k of the Republic, Boston, . .	2,500	3,500 00	3,359 25
25	N'l B'k of Redemption, Boston, . .	2,500	3,175 00	3,026 25
20	Second Nat'l Bank, Boston, . . . .	2,000	3,000 00	3,035 00
12	Shawmut Nat'l Bank, Boston, . . .	1,200	1,500 00	1,424 00
11	Tremont Nat'l Bank, Boston, . . . .	1,100	1,100 00	1,090 37
10	Nat'l Webster Bank, Boston, . . . .	1,000	1,020 00	1,000 00
109	Taunton Nat'l Bank, Taunton, . . .	10,900	16,350 00	14,250 00
34	Bristol Co. N'l Bank, Taunton, . .	3,400	5,100 00	4,405 00
9	Machinists' N'l B'k, Taunton, . . .	900	1,350 00	1,260 00
17	First N'l Bank, New Bedford, . . .	1,700	2,346 00	2,211 01
102	N'l Bank of Commerce, New Bedford, . . . . .	10,200	11,934 00	11,934 00
200	Merchants' Nat'l Bank, New Bedford, . . . . .	20,000	36,800 00	27,200 00
		\$96,200	\$133,100 00	\$119,282 87

*Railroad Bonds.*

	Par Value.	Estimated Market Value.	Amount Invested.
Old Colony R.R. 6s, . . . .	\$35,000	\$40,250 00	\$38,500 00
Boston & Maine R.R. 7s, . . . .	20,000	22,820 00	20,000 00
Fitchburg R.R. 5s, . . . .	10,000	10,650 00	10,000 00
Boston & Albany R.R. 7s, . . . .	25,000	27,750 00	27,500 00
Conn. & Passumpsic Rivers R.R. 7s,	25,000	28,000 00	27,500 00*
Boston, Clinton, Fitchburg & New Bedford R.R. 5s, : . . . .	2,000	2,240 00	2,000 00
	\$117,000	\$131,710 00	\$125,500 00

## COMMONWEALTH OF MASSACHUSETTS.

BRISTOL, ss., Nov. 5, 1887.

Personally appeared Henry R. Wood, Treasurer of the Taunton Savings Bank, and made oath that the foregoing statement, by him subscribed, is a true and correct statement of all the resources and liabilities of said institution, and that the answers made by him to the foregoing interrogatories contain the whole truth in reference to the matters to which they relate, according to his best knowledge and belief.

Before me,

H. J. FULLER, *Justice of the Peace.*

BRISTOL, ss., Nov. 5, 1887.

Personally appeared Chas. L. Lovering, Geo. M. Woodward, L. B. Church, E. T. Jackson and Geo. A. Washburn, being five or more of the trustees of said corporation, and severally made oath that they have made an examination of the affairs of the bank; that the books and records of said institution indicate the state of affairs as above attested by their treasurer; and that they believe said statement to be true.

Before me,

H. J. FULLER, *Justice of the Peace.*

SUFFOLK, ss., Dec. 8, 1887.

Personally appeared John E. Sanford, President of said corporation, and made oath that he had made an examination of the affairs of the bank; that the books and records of said institution indicate the state of affairs as above attested by the treasurer; and that he believes said statement to be true.

Before me,

D. KOPPMAN, *Justice of the Peace.*

\* This was a legal investment when made.



# TEMPLETON SAVINGS BANK—TEMPLETON.

Incorporated April 19, 1871. Number of corporators, 74.

M. A. WILSON, *President.*

ASA HOSMER, *Treasurer.*

CHAS. L. SIMMONS, *Clerk.*

Names of committee charged with the investment of its funds :

M. A. WILSON,	GILMAN WAITE,
WILLARD BAKER,	HERBERT LELAND.
AMOS D. WILEY,	

Open for business every Wednesday and Saturday ; the last two weeks in each quarter, and the first week in January and July, daily ; and the first three days in April and October, 9 A.M. to 12 M., 1 to 4 P.M.

## STATEMENT.

ASSETS.		LIABILITIES.	
Bank stock as per Schedule,	\$13,500 00	Deposits, . . . . .	\$189,422 64
Loan on bank stock, . . . . .	3,000 00	Earnings undivided,	1,798 99
Railroad bonds, . . . . .	1,000 00	Guaranty fund, . . . . .	5,518 01
Loans on real estate, . . . . .	115,525 00		
Loans on personal security, . . . . .	16,867 00		
Loans to counties, cities or towns (notes), . . . . .	34,500 00		
Deposit in bank, on interest, . . . . .	8,094 45		
Deposit in bank, not on interest, . . . . .	4,252 64		
Cash on hand, . . . . .	55		
	<u>\$196,739 64</u>		<u>\$196,739 64</u>

### Loan on Bank Stock :—

On 30 shares First National Bank, Winchendon, . . . . .	\$3,000 00
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Number of outstanding loans which are of an amount not exceeding

\$3,000 each, . . . . .	148
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Aggregate amount of the same, . . . . .	\$105,692 00
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### Cash on Deposit in Banks, amount in each :—

Miller's River National Bank, Athol, . . . . .	\$4,252 64
Maverick National Bank, Boston, . . . . .	8,094 45

Whole amount of interest or profits received or earned during year ending

Oct. 31, 1887, . . . . .	\$10,544 88
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Rate and amount of each semi-annual dividend for the year ending Oct. 31, 1887, . . . . .	2 per cent., { 3,555 87
	2 per cent., { 3,745 24

Times for the dividends fixed by the by-laws: January 1 and July 1.

Number and amount of deposits (not including dividends) received during the year ending Oct. 31, 1887, . . . . .	424	\$32,282 39
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Number and amount of deposits of and exceeding \$300 at any one time during the year ending Oct. 31, 1887, . . . . .	29	16,467 33
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Number and amount of withdrawals (including dividends) during the year ending Oct. 31, 1887, . . . . .	311	\$33,325 67
Number of accounts opened during the year ending Oct. 31, 1887, . . . . .	84	
Number of accounts closed during the year ending Oct. 31, 1887, . . . . .	62	
Amount of expenses of the corporation during the year ending Oct. 31, 1887, . . . . .		646 47
Amount of treasurer's bond, . . . . .		10,000 00
Date of examination by commissioner: October 1.		

*Total amount of Loans with each specified Rate of Interest, including Deposits in Banks on Interest.*

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$8,094 45	2½ per cent.	\$25,250 00	5 per cent.	\$110,142 00	6 per cent.
\$4,500 00	4     "     "				

*Classification of Depositors' Accounts.*

	Number.	Amount.
Whole number, . . . . .	691	-
Of \$50 or less, . . . . .	261	\$3,702 83
Exceeding \$50 and not more than \$100, . . . . .	73	5,265 68
Exceeding \$100 and not more than \$200, . . . . .	97	13,396 11
Exceeding \$200 and not more than \$500, . . . . .	127	44,047 00
Exceeding \$500 and less than \$1,000, . . . . .	71	47,575 91
Of \$1,000 or more, . . . . .	62	75,435 11
To the credit of women, both adult and minor, . . . . .	286	68,688 89
To the credit of guardians, . . . . .	4	275 94
To the credit of religious and charitable associations, . . . . .	12	1,970 28
In trust, . . . . .	15	3,877 76

*Detailed Statement of Bank Stocks.*

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
30	Orange Nat'l Bank, Orange, .	\$3,000	\$4,200 00	\$3,000 00
12	First Nat'l Bank, Gardner, .	1,200	1,560 00	1,200 00
5	First Nat'l Bank, Winchendon, .	500	800 00	500 00
10	Nat'l City Bank, Boston, .	1,000	1,070 00	1,000 00
10	Nat'l Webster Bank, Boston, .	1,000	1,030 00	1,000 00
10	N'l Hide & Leather B'k, Boston, .	1,000	1,160 00	1,000 00
10	Nat'l Eagle Bank, Boston, .	1,000	1,010 00	1,000 00
10	Nat'l Rockland Bank, Boston, .	1,000	1,500 00	1,000 00
10	Nat'l Revere Bank, Boston, .	1,000	1,250 00	1,000 00
10	Nat'l B'k of Commerce, Boston, .	1,000	1,250 00	1,000 00
8	Continental Nat'l B'k, Boston, .	800	944 00	800 00
10	Tremont Nat'l Bank, Boston, .	1,000	1,010 00	1,000 00
		\$13,500	\$16,784 00	\$13,500 00

*Railroad Bonds.*

	Par Value.	Estimated Market Value.	Amount Invested.
Vermont & Massachusetts R.R. 5s, .	\$1,000	\$1,140 00	\$1,000 00

## COMMONWEALTH OF MASSACHUSETTS.

WORCESTER, ss., Dec. 5, 1887.

Personally appeared Asa Hosmer, Treasurer of the Templeton Savings Bank, and made oath that the foregoing statement by him subscribed, is a true and correct statement of all the resources and liabilities of said institution, and that the answers made by him to the foregoing interrogatories contain the whole truth in reference to the matters to which they relate, according to his best knowledge and belief.

Before me,

CHAS. L. SIMMONS, *Justice of the Peace.*

WORCESTER, ss., Dec. 5, 1887.

Personally appeared M. A. Wilson, Willard Baker, Herbert Leland, Gilman Waite and H. M. Small, being five or more of the trustees of said corporation, and severally made oath that they have made an examination of the affairs of the bank; that the books and records of said institution indicate the state of affairs as above attested by their treasurer; and that they believe said statement to be true.

Before me,

CHAS. L. SIMMONS, *Justice of the Peace.*

## UNION INSTITUTION FOR SAVINGS—BOSTON.

Incorporated 1865. Number of corporators, 36.

HUGH O'BRIEN, *President.*WM. S. PELLETIER, *Treasurer.*JOHN J. MCCLUSKEY, *Clerk.*

Names of committee charged with the investment of its funds:

HUGH O'BRIEN,

C. P. HARKINS,

JOS. D. FALLON,

P. H. KENDRICKEN,

JOHN C. CROWLEY,

M. J. WARD.

J. W. DUNPHY.

Open for business every business day, 9 A.M. to 2 P.M., and Saturday evenings, 5 to 8,  
During July, August and September, close Saturday at 2 P.M.

## STATEMENT.

ASSETS.		LIABILITIES.	
Public funds as per Schedule, .	\$82,002 50	Deposits, . . . . .	\$3,167,840 51
Railroad bonds, . . . . .	235,700 00	Earnings undivided, .	29,904 14
Real estate (for banking purposes), . . . . .	260,000 00	Guaranty fund, . . .	86,270 00
Real estate by foreclosure, . . . . .	110,205 02	Profit and loss acc't, .	24,460 00
Loans on real estate, . . . . .	1,493,203 16	Mortgage and interest, } .	486 14
Loans on personal security, . . . . .	1,040,500 00	suspense account, . . }	
Deposits in banks, on interest, . . . . .	81,569 23	Suspense account, . . .	72 00
Cash on hand, . . . . .	5,852 88		
	\$3,309,032 79		\$3,309,032 79

Invested in real estate (for banking purposes), . . . . .	\$260,000 00
Estimated value of the same, . . . . .	260,000 00
Assessed value of the same, . . . . .	300,000 00
Net income received from same during year ending Oct. 31, 1887, . . . . .	9,890 22
Value (by books) of other real estate, held by foreclosure or otherwise, . . . . .	110,205 02
Assessed value of the same, . . . . .	117,700 00
Net income received from same during year ending Oct. 31, 1887, . . . . .	4,101 90
Number of outstanding loans which are of an amount not exceeding \$3,000 each, . . . . .	365
Aggregate amount of the same, . . . . .	487,399 16
Amount of investments from which no income is received, . . . . .	22,206 13

Cash on Deposit in Banks, amount in each:—

Boylston National Bank, Boston, . . . . .	\$53,243 94
Market National Bank, Boston, . . . . .	25,772 31
International Trust Company, Boston, . . . . .	2,552 98

Whole amount of interest or profits received or earned during year ending

Oct. 31, 1887, . . . . . \$169,030 27

Rate and amount of each semi-annual dividend for the year ending Oct. 31, 1887, . . . . .	2 per cent., {	55,682 59
	2 per cent., {	57,939 94

Times for the dividends fixed by the by-laws: third Wednesday in May  
and November.



Number and amount of deposits (not including dividends) received during the year ending Oct. 31, 1887, . . . . .	7,922	\$788,431 09
Number and amount of deposits of and exceeding \$300 at any one time during the year ending Oct. 31, 1887, . . . . .	672	441,008 00
Number and amount of withdrawals (including dividends) during the year ending Oct. 31, 1887, . . . . .	6,022	689,857 85
Number of accounts opened during the year ending Oct. 31, 1887, . . . . .	1,335	
Number of accounts closed during the year ending Oct. 31, 1887, . . . . .	1,047	
Amount of expenses of the corporation during the year ending Oct. 31, 1887, . . . . .		10,088 95
Amount of treasurer's bond, . . . . .		10,000 00
Date of examination by commissioner: November 11.		

Total amount of Loans with each specified Rate of Interest, including Deposits in Banks on Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$2,552 98	2½ per cent.	\$685,953 16	5 per cent.	\$418,585 00	6 per cent.
79,016 25	3 “	3,500 00	5¼ “	3,500 00	6½ “
250,000 00	4¼ “	41,100 00	5½ “	43,365 00	7 “
557,500 00	4½ “	290,000 00	5¾ “	200 00	8 “
240,000 00	4¾ “				

Classification of Depositors' Accounts.

	Number.	Amount.
Whole number, . . . . .	7,765	—
Of \$50 or less, . . . . .	2,352	\$30,594 79
Exceeding \$50 and not more than \$100, . . . . .	563	41,319 44
Exceeding \$100 and not more than \$200, . . . . .	854	121,848 35
Exceeding \$200 and not more than \$500, . . . . .	1,384	463,943 52
Exceeding \$500 and less than \$1,000, . . . . .	1,260	868,312 69
Of \$1,000 or more, . . . . .	1,352	1,641,821 72
To the credit of women, both adult and minor, . . . . .	3,184	1,211,991 34
To the credit of guardians, . . . . .	37	14,094 28
To the credit of religious and charitable associations, . . . . .	47	80,430 11
In trust, . . . . .	2,311	619,465 08

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
United States 4½s, . . . . .	\$50,000	\$54,375 00	\$53,832 50
City of Chelsea, Mass., 6s, . . . . .	9,000	9,905 00	9,770 00
of Lowell, Mass., 6s, . . . . .	2,000	2,100 00	2,000 00
of Springfield, Mass., 7s, . . . . .	2,000	2,670 00	2,500 00
of Hartford, Ct., 6s, . . . . .	1,000	1,070 00	1,000 00
of Newton, Mass., 6s, . . . . .	4,000	5,000 00	4,800 00
of Somerville, Mass., 5s, . . . . .	8,000	8,140 00	8,100 00
	\$76,000	\$83,260 00	\$82,002 50

*Railroad Bonds.*

	Par Value.	Estimated Market Value.	Amount Invested.
Fitchburg R.R. 5s, . . . .	\$185,000	\$190,550 00	\$190,500 00
Fitchburg R.R. 4s, . . . .	35,000	34,300 00	34,300 00
Boston & Lowell R.R. 7s, . .	10,000	11,000 00	10,900 00
	\$230,000	\$235,850 00	\$235,700 00

## COMMONWEALTH OF MASSACHUSETTS.

SUFFOLK, ss., Nov. 17, 1887.

Personally appeared Wm. S. Pelletier, Treasurer of the Union Institution for Savings in the city of Boston, and made oath that the foregoing statement, by him subscribed, is a true and correct statement of all the resources and liabilities of said institution, and that the answers made by him to the foregoing interrogatories contain the whole truth in reference to the matters to which they relate, according to his best knowledge and belief.

Before me,

JOHN J. MCCLUSKEY, *Justice of the Peace.*

SUFFOLK, ss., Nov. 17, 1887.

Personally appeared Hugh O'Brien, Jos. D. Fallon, John M. Maguire, Wm. J. Porter and C. F. Driscoll, being five or more of the trustees of said corporation, and severally made oath that they have made an examination of the affairs of the bank; that the books and records of said institution indicate the state of affairs as above attested by their treasurer; and that they believe said statement to be true.

Before me,

JOHN J. MCCLUSKEY, *Justice of the Peace.*

UNION SAVINGS BANK — FALL RIVER.

Incorporated 1869. Number of corporators, 29.

BENJ. COVEL, *President.* A. G. HART, *Clerk.* D. A. CHAPIN, *Treasurer.*

Names of committee charged with the investment of its funds :  
DANIEL WILBUR, A. H. SKINNER,  
GARDNER T. DEAN, THOS. D. COVEL.  
L. NICHOLS,

Open for business every business day, 9 A.M. to 2 P.M.

STATEMENT.

ASSETS.		LIABILITIES.	
Public funds as per Schedule A,	\$5,560 00	Deposits, . . . .	\$776,318 83
Bank stock as per Schedule B, .	48,657 00	Earnings undivided,	15,105 28
Real estate (for banking pur-		Guaranty fund, . .	19,000 00
poses), . . . . .	38,000 00		
Real estate by foreclosure, . .	6,767 23		
Loans on real estate, . . . .	405,616 00		
Loans on personal security, . .	267,832 00		
Deposits in banks, on interest, .	35,315 46		
Cash on hand, . . . . .	2,676 42		
	\$810,424 11		\$810,424 11

Invested in real estate (for banking purposes), . . . . .	\$38,000 00
Estimated value of the same, . . . . .	40,000 00
Assessed value of the same, . . . . .	20,800 00
Net income received from same during year ending Oct. 31, 1887, . .	2,500 00
Value (by books) of other real estate, held by foreclosure or otherwise, .	6,767 23
Assessed value of the same, . . . . .	5,600 00
Net income received from same during year ending Oct. 31, 1887, . .	259 00
Number of outstanding loans which are of an amount not exceeding \$3,000 each, . . . . .	226
Aggregate amount of the same, . . . . .	240,044 00

Cash on Deposit in Banks, amount in each : —

National Union Bank, Fall River, . . . . .	\$35,000 00
National Bank of Redemption, Boston, . . . . .	315 46

Whole amount of interest or profits received or earned during year ending Oct. 31, 1887, . . . . .	\$40,199 79
Rate and amount of each semi-annual dividend for the year } 2½ per cent., {	15,454 69
ending Oct. 31, 1887, . . . . . } 2¼ per cent., {	16,105 20
Times for the dividends fixed by the by-laws : May 15 and November 15.	
Number and amount of deposits (not including dividends) received during the year ending Oct. 31, 1887, . . . . .	2,192 \$190,775 92
Number and amount of deposits of and exceeding \$300 at any one time during the year ending Oct. 31, 1887, . . . . .	150 104,560 51
Number and amount of withdrawals (including dividends) during the year ending Oct. 31, 1887, . . . . .	1,614 171,838 45

Number of accounts opened during the year ending Oct. 31, 1887,	400
Number of accounts closed during the year ending Oct. 31, 1887,	316
Amount of expenses of the corporation during the year ending Oct. 31, 1887,	\$3,200 00
Amount of treasurer's bond,	25,000 00
Date of examination by commissioner: August 24.	

*Total amount of Loans with each specified Rate of Interest, including Deposits in Banks on Interest.*

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$35,315 46 20,459 00	2½ per cent. 4½ “	\$102,144 00 537,845 00	5 per cent. 5½ “	\$13,000 00	6 per cent.

*Classification of Depositors' Accounts.*

	Number.	Amount.
Whole number, . . . . .	1,729	—
Of \$50 or less, . . . . .	414	\$7,623 79
Exceeding \$50 and not more than \$100, . . . . .	169	12,545 10
Exceeding \$100 and not more than \$200, . . . . .	205	28,710 79
Exceeding \$200 and not more than \$500, . . . . .	321	117,383 48
Exceeding \$500 and less than \$1,000, . . . . .	257	175,155 76
Of \$1,000 or more, . . . . .	363	434,899 91
To the credit of women, both adult and minor, . . . . .	733	299,067 99
To the credit of guardians, . . . . .	20	11,633 63
To the credit of religious and charitable associations, . . . . .	18	9,640 22
In trust, . . . . .	195	155,354 90

*Schedule A — Detailed Statement of Public Funds.*

	Par Value.	Estimated Market Value.	Amount Invested.
City of Fall River, Mass., 6s, . . . . .	\$5,000	\$6,150 00	\$5,560 00

*Schedule B — Detailed Statement of Bank Stocks.*

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
177	Nat'l Union Bank, Fall River,	\$17,700	\$16,785 00	\$19,610 00
162	Metacomet N'l B'k, Fall River,	16,200	20,250 00	20,506 00
35	Pocasset N'l Bank, Fall River,	3,500	4,550 00	4,450 00
21	Fall River N'l B'k, Fall River,	2,100	2,730 00	2,817 00
7	Massasoit N'l B'k, Fall River,	700	1,260 00	1,274 00
		\$40,200	\$45,575 00	\$48,657 00



## COMMONWEALTH OF MASSACHUSETTS.

BRISTOL, ss., Dec. 3, 1887.

Personally appeared D. A. Chapin, Treasurer of the Union Savings Bank, and made oath that the foregoing statement, by him subscribed, is a true and correct statement of all the resources and liabilities of said institution, and that the answers made by him to the foregoing interrogatories contain the whole truth in reference to the matters to which they relate, according to his best knowledge and belief.

Before me,

HENRY H. EARL, *Justice of the Peace.*

BRISTOL, ss., Dec. 3, 1887.

Personally appeared Benj. Covel, G. S. Dean, L. Nichols, Dan'l Wilbur, Sam'l Wad-  
ington and Thos. D. Covel, being five or more of the trustees of said corporation,  
and severally made oath that they have made an examination of the affairs of the bank;  
that the books and records of said institution indicate the state of affairs as above  
attested by their treasurer; and that they believe said statement to be true.

Before me,

HENRY H. EARL, *Justice of the Peace.*

## UXBRIDGE SAVINGS BANK—UXBRIDGE.

Incorporated June 3, 1870. Number of corporators, 48.

MOSES TAFT, *President.*L. C. WHEELER, *Clerk.*C. A. TAFT, *Treasurer.*

Names of committee charged with the investment of its funds:

MOSES TAFT,	A. W. BENNETT,
C. A. WHELOCK,	C. E. SEAGRAVE,
ROB'T TAFT,	L. C. WHEELER.

Open for business every business day, 9 A.M. to 1 P.M., 2 to 4 P.M.

## STATEMENT.

ASSETS.		LIABILITIES.	
Bank stock as per Schedule,	\$95,432 25	Deposits,	\$335,116 64
Real estate by foreclosure,	16,337 54	Earnings undivided,	7,010 13
Loans on real estate,	140,563 62	Guaranty fund,	9,036 00
Loans on personal security,	64,948 13	Checks outstanding,	172 95
Deposit in bank, on interest,	11,933 67		
Expense account,	487 83		
Assessment on Central National			
Bank Stock,	4,000 00		
Premium account,	17,582 68		
	<u>\$351,335 72</u>		<u>\$351,335 72</u>

Value (by books) of real estate, held by foreclosure or otherwise,	\$16,337 54
Assessed value of the same,	11,000 00
Net income received from same during year ending Oct. 31, 1887,	908 60
Number of outstanding loans which are of an amount not exceeding \$3,000 each,	95
Aggregate amount of the same,	82,301 62

Cash on Deposit in Bank:—

Blackstone National Bank, Uxbridge,	\$11,983 67
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Whole amount of interest or profits received or earned during year ending Oct. 31, 1887,	\$16,820 92
Rate and amount of each semi-annual dividend for the year ending Oct. 31, 1887,	2 per cent., { 6,347 79 2 per cent., { 6,488 54
Times for the dividends fixed by the by-laws: January 1 and July 1.	
Number and amount of deposits (not including dividends) received during the year ending Oct. 31, 1887,	616 \$44,997 88
Number and amount of deposits of and exceeding \$300 at any one time during the year ending Oct. 31, 1887,	40 22,058 45
Number and amount of withdrawals (including dividends) during the year ending Oct. 31, 1887,	475 48,567 09
Number of accounts opened during the year ending Oct. 31, 1887,	106
Number of accounts closed during the year ending Oct. 31, 1887,	105
Amount of expenses of the corporation during the year ending Oct. 31, 1887,	825 00
Amount of treasurer's bond,	20,000 00
Date of examination by commissioner: February 28.	

*Total amount of Loans with each specified Rate of Interest, including Deposits in Banks on Interest.*

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$11,983 67	3 per cent.	\$74,711 72	6 per cent.	\$6,065 00	7 per cent.
103,550 00	5 "	10,013 13	6½ "	271 90	7½ "
10,900 00	5½ "				

*Classification of Depositors' Accounts.*

	Number.	Amount.
Whole number, . . . . .	1,086	—
Of \$50 or less, . . . . .	392	\$5,948 03
Exceeding \$50 and not more than \$100, . . . . .	108	7,646 09
Exceeding \$100 and not more than \$200, . . . . .	143	20,629 65
Exceeding \$200 and not more than \$500, . . . . .	190	61,167 62
Exceeding \$500 and less than \$1,000, . . . . .	145	103,862 00
Of \$1,000 or more, . . . . .	108	135,863 25
To the credit of women, both adult and minor, . . . . .	507	136,859 02
To the credit of guardians, . . . . .	11	7,223 91
To the credit of religious and charitable associations, . . . . .	25	6,712 29
In trust, . . . . .	59	30,381 02

*Detailed Statement of Bank Stocks.*

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested,
80	N'l B'k of Redemption, Boston,	\$8,000	\$10,200 00	\$8,000 00
61	Suffolk Nat'l Bank, Boston, .	6,100	7,015 00	6,100 00
85	N'l Hide & Leather B'k, Boston,	8,500	9,530 00	8,500 00
80	Nat'l Revere Bank, Boston, .	8,000	10,000 00	8,000 00
92	Howard Nat'l Bank, Boston, .	9,200	9,844 00	9,200 00
60	North Nat'l Bank, Boston, .	6,000	7,800 00	6,000 00
58	Tremont Nat'l Bank, Boston, .	5,800	5,858 00	5,800 00
85	Eliot Nat'l Bank, Boston, .	8,500	11,050 00	8,500 00
69	Nat'l Webster Bank, Boston,	6,900	7,107 00	6,900 00
48	State Nat'l Bank, Boston, .	4,800	5,568 00	4,800 00
30	Nat'l Eagle Bank, Boston, .	3,000	3,045 00	3,000 00
17	Blackstone N'l B'k, Uxbridge,	1,700	2,125 00	1,700 00
5	Grafton Nat'l Bank, Grafton,	500	590 00	500 00
20	First National Bank, Clinton,	2,000	2,480 00	2,000 00
59	Franklin N'l Bank, Franklin,	5,900	7,080 00	5,900 00
40	Central Nat'l Bank, Boston, .	4,000	5,200 00	4,000 00
17	Millbury N'l Bank, Millbury,	1,700	2,295 00	1,700 00
51	Traders' N'l Bank, Boston, .	5,100	4,845 00	4,832 25
		\$95,700	\$111,632 00	\$95,432 25

## COMMONWEALTH OF MASSACHUSETTS.

WORCESTER, SS., Nov. 14, 1887.

Personally appeared C. A. Taft, Treasurer of the Uxbridge Savings Bank, and made oath that the foregoing statement, by him subscribed, is a true and correct statement of all the resources and liabilities of said institution, and that the answers made by him to the foregoing interrogatories contain the whole truth in reference to the matters to which they relate, according to his best knowledge and belief.

Before me,

W. J. TAFT, *Justice of the Peace.*

WORCESTER, SS., Nov. 14, 1887.

Personally appeared Moses Taft, A. W. Bennett, Robert Taft, Chas. E. Seagrave and C. A. Wheelock, being five or more of the trustees of said corporation, and severally made oath that they have made an examination of the affairs of the bank; that the books and records of said institution indicate the state of affairs as above attested by their treasurer; and that they believe said statement to be true.

Before me,

C. A. TAFT, *Justice of the Peace.*



## WAKEFIELD SAVINGS BANK — WAKEFIELD.

Incorporated 1869. Number of corporators, 58.

Solon O. Richardson, *President*.Richard Britton, *Treasurer*.Richard Britton, *Clerk*.

Names of committee charged with the investment of its funds :

Cyrus Wakefield,

Richard Britton,

W. S. Greenough,

Chas. F. Hartshorne.

Open for business Monday, Wednesday and Saturday, 2 to 5 and 6 to 8 P.M.

## STATEMENT.

ASSETS.		LIABILITIES.	
Public funds as per Schedule A,	\$16,000 00	Deposits, . . . . .	\$167,435 70
Bank stock as per Schedule B, .	8,200 00	Earnings undivided,	2,527 19
Railroad bonds, . . . . .	25,000 00	Guaranty fund, . . . . .	2,920 53
Real estate by foreclosure, . .	4,395 85		
Loans on real estate, . . . . .	94,142 85		
Loans on personal security, . .	5,325 00		
Loans to counties, cities or towns			
(notes), . . . . .	9,646 67		
Deposits in banks, on interest, .	4,043 89		
Expense account, . . . . .	219 20		
Bank fixtures, . . . . .	250 00		
Premium account, . . . . .	5,006 43		
Cash on hand, . . . . .	653 53		
	<hr/>		<hr/>
	\$172,883 42		\$172,883 42

Value (by books) of real estate, held by foreclosure or otherwise, . . . . .	\$4,395 86
Assessed value of the same, . . . . .	6,050 00
Net income received from same during year ending Oct. 31, 1887, . . . . .	67 32
Number of outstanding loans which are of an amount not exceeding \$3,000	
each, . . . . .	79
Aggregate amount of the same, . . . . .	88,414 52

Cash on Deposit in Banks, amount in each : —

National Bank of South Reading, Wakefield, . . . . .	\$2,881 75
International Trust Company, Boston, . . . . .	1,162 14

Whole amount of interest or profits received or earned during year ending

Oct. 31, 1887, . . . . .	\$9,136 45
Rate and amount of each semi-annual dividend for the year } 2 per cent., {	2,918 33
ending Oct. 31, 1887, . . . . . } 2 per cent., {	3,015 29

Times for the dividends fixed by the by-laws : first Wednesday in February and August.

Number and amount of deposits (not including dividends) received during the year ending Oct. 31, 1887, . . . . .	1,565	\$55,892 58
Number and amount of deposits of and exceeding \$300 at any one time during the year ending Oct. 31, 1887, . . . . .	26	15,185 33
Number and amount of withdrawals (including dividends) during the year ending Oct. 31, 1887, . . . . .	772	54,840 40
Number of accounts opened during the year ending Oct. 31, 1887, . . . . .	212	
Number of accounts closed during the year ending Oct. 31, 1887, . . . . .	157	
Amount of expenses of the corporation during the year ending Oct. 31, 1887, . . . . .		1,108 80
Amount of treasurer's bond, . . . . .		10,000 00
Date of examination by commissioner: June 3.		

*Total amount of Loans with each specified Rate of Interest, including Deposits in Banks on Interest.*

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$4,043 89	2½ per cent.	\$45,145 00	5 per cent.	\$6,022 85	7 per cent.
4,646 67	4 “	47,800 00	6 “	500 00	8 “
5,000 00	4½ “				

*Classification of Depositors' Accounts.*

	Number.	Amount.
Whole number, . . . . .	1,140	-
Of \$50 or less, . . . . .	628	\$7,685 22
Exceeding \$50 and not more than \$100, . . . . .	125	8,474 89
Exceeding \$100 and not more than \$200, . . . . .	145	18,964 91
Exceeding \$200 and not more than \$500, . . . . .	126	38,850 05
Exceeding \$500 and less than \$1,000, . . . . .	79	51,845 08
Of \$1,000 or more, . . . . .	37	41,615 55
To the credit of women, both adult and minor, . . . . .	562	86,288 57
To the credit of guardians, . . . . .	7	1,588 98
To the credit of religious and charitable associations, . . . . .	6	1,525 07
In trust, . . . . .	22	4,096 15

*Schedule A—Detailed Statement of Public Funds.*

	Par Value.	Estimated Market Value.	Amount Invested.
City of Bath, Me., 6s, . . . . .	\$5,000	\$5,000 00	\$5,000 00*
of Rockland, Me., 6s, . . . . .	2,000	2,000 00	2,000 00*
of Fall River, Mass., 5s, . . . . .	8,000	9,120 00	8,000 00
of Lowell, Mass., 6s, . . . . .	1,000	1,050 00	1,000 00
	\$16,000	\$17,170 00	\$16,000 00

\* These were legal investments when made.

*Schedule B—Detailed Statement of Bank Stocks.*

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
30	Nat'l Bank of So. Reading, Wakefield, . . . . .	\$3,000	\$3,900 00	\$3,000 00
27	Boston Nat'l Bank, Boston, . . . . .	2,700	3,213 00	2,700 00
25	Nat'l Union Bank, Boston, . . . . .	2,500	3,612 50	2,500 00
		\$8,200	\$10,725 50	\$8,200 00

*Railroad Bonds.*

	Par Value.	Estimated Market Value.	Amount Invested.
Fitchburg R.R. 5s, . . . . .	\$2,000	\$2,080 00	\$2,000 00
Boston & Albany R.R. 7s, . . . . .	6,000	6,660 00	6,000 00
Old Colony R.R. 6s, . . . . .	1,000	1,115 00	1,000 00
Conn. & Passumpsic Rivers R.R. 7s, . . . . .	6,000	6,600 00	6,000 00*
Fitchburg R.R. 4½s, . . . . .	10,000	10,000 00	10,000 00
	\$25,000	\$26,455 00	\$25,000 00

## COMMONWEALTH OF MASSACHUSETTS.

MIDDLESEX, ss., Nov. 14, 1887.

Personally appeared Richard Britton, Treasurer of the Wakefield Savings Bank, and made oath that the foregoing statement, by him subscribed, is a true and correct statement of all the resources and liabilities of said institution, and that the answers made by him to the foregoing interrogatories contain the whole truth in reference to the matters to which they relate, according to his best knowledge and belief.

Before me, CHARLES F. HARTSHORNE, *Justice of the Peace.*

MIDDLESEX, ss., Nov. 14, 1887.

Personally appeared Solon O. Richardson, Geo. H. Maddock, Thomas Emerson, A. W. Chapman, Chas. F. Hartshorne and Wesley T. Harris, being five or more of the trustees of said corporation, and severally made oath that they have made an examination of the affairs of the bank; that the books and records of said institution indicate the state of affairs as above attested by their treasurer; and that they believe said statement to be true.

Before me, RICHARD BRITTON, *Justice of the Peace.*

\* This was a legal investment when made.

## WALES SAVINGS BANK—WALES.

Incorporated 1870. Number of corporators, 76.

ELIJAH SHAW, *President*.H. A. McFARLAND, *Treasurer*.H. A. McFARLAND, *Clerk*.

Names of committee charged with the investment of its funds :

WARREN SHAW,

WM. L. WEBBER.

GEO. S. ROGERS,

Open for business every business day, 9 A.M. to 3 P.M.

## STATEMENT.

ASSETS.		LIABILITIES.	
Public funds as per Schedule A,	\$500 00	Deposits, . . . . .	\$26,856 63
Bank stock as per Schedule B, .	7,400 00	Earnings undivided, .	295 07
Loans on real estate, . . . .	17,219 00	Guaranty fund, .	666 00
Loans on personal security, .	1,101 50	Interest account, .	28 44
Deposit in bank, on interest, .	1,196 62		
Deposit in bank, not on interest,	111 54		
Cash on hand, . . . . .	317 48		
	<u>\$27,846 14</u>		<u>\$27,846 14</u>

Number of outstanding loans which are of an amount not exceeding

\$3,000 each, . . . . . 44

Aggregate amount of the same, . . . . . \$18,320 50

Cash on Deposit in Banks, amount in each : —

Palmer National Bank, Palmer, . . . . . \$111 54

Springfield Safe Deposit and Trust Company, Springfield, . . . . . 1,196 62

Whole amount of interest or profits received or earned during year ending

Oct. 31, 1887, . . . . . \$1,380 29

Rate and amount of each semi-annual dividend for the year	} 2½ per cent., {	600 99
ending Oct. 31, 1887, . . . . .		597 34

Times for the dividends fixed by the by-laws : January 1 and July 1.

Number and amount of deposits (not including dividends) received during the year ending Oct. 31, 1887, . . . . .	53	\$2,984 76
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Number and amount of deposits of and exceeding \$300 at any one time during the year ending Oct. 31, 1887, . . . . .	1	400 00
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Number and amount of withdrawals (including dividends) during the year ending Oct. 31, 1887, . . . . .	49	5,147 89
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Number of accounts opened during the year ending Oct. 31, 1887, . . . . .	14	
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Number of accounts closed during the year ending Oct. 31, 1887, . . . . .	13	
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Amount of expenses of the corporation during the year ending Oct. 31, 1887, . . . . .		81 50
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Amount of treasurer's bond, . . . . .		10,000 00
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Date of examination by commissioner : September 1.



*Total amount of Loans with each specified Rate of Interest, including Deposits in Banks on Interest.*

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$1,196 62	2 per cent.	\$18,320 50	6 per cent.	—	—

*Classification of Depositors' Accounts.*

	Number.	Amount.
Whole number, . . . . .	145	—
Of \$50 or less, . . . . .	76	\$3,864 16
Exceeding \$50 and not more than \$100, . . . . .	15	1,033 37
Exceeding \$100 and not more than \$200, . . . . .	21	2,906 50
Exceeding \$200 and not more than \$500, . . . . .	20	7,090 47
Exceeding \$500 and less than \$1,000, . . . . .	7	5,068 87
Of \$1,000 or more, . . . . .	6	6,893 26
To the credit of women, both adult and minor, . . . . .	49	9,938 50
To the credit of religious and charitable associations, . . . . .	2	335 53

*Schedule A — Detailed Statement of Public Funds.*

	Par Value.	Estimated Market Value.	Amount Invested.
Town of Bellows Falls, Vt., 5s., . . . . .	\$500	\$500 00	\$500 00

*Schedule B — Detailed Statement of Bank Stocks.*

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
5	Nat'l Eagle Bank, Boston, . . . . .	\$500	\$550 00	\$500 00.
5	Nat'l City Bank, Boston, . . . . .	500	550 00	500 00
5	Suffolk Nat'l Bank, Boston, . . . . .	500	550 00	500 00
5	Tremont Nat'l Bank, Boston, . . . . .	500	550 00	500 00
5	Market Nat'l Bank, Boston, . . . . .	500	525 00	500 00
5	Nat'l Webster Bank, Boston, . . . . .	500	550 00	500 00
5	Monson Nat'l Bank, Monson, . . . . .	500	700 00	500 00
2	Blackstone N'l Bank, Boston, . . . . .	200	220 00	200 00
2	First Nat'l Bank, Leominster, . . . . .	200	200 00	200 00
10	Hamilton Nat'l Bank, Boston, . . . . .	1,000	1,150 00	1,000 00*
8	Nat'l Revere Bank, Boston, . . . . .	800	880 00	800 00
10	Continental N'l Bank, Boston, . . . . .	1,000	1,100 00	1,000 00*
7	Southbridge N'l Bank, South- bridge, . . . . .	700	950 00	700 00
		\$7,400	\$8,475 00	\$7,400 00

\* These investments have been reduced within the legal limit.

## COMMONWEALTH OF MASSACHUSETTS.

HAMPDEN, SS., Nov. 15, 1887.

Personally appeared H. A. McFarland, Treasurer of the Wales Savings Bank, and made oath that the foregoing statement, by him subscribed, is a true and correct statement of all the resources and liabilities of said institution, and that the answers made by him to the foregoing interrogatories contain the whole truth in reference to the matters to which they relate, according to his best knowledge and belief.

Before me,

O. P. ROYCE, *Justice of the Peace.*

HAMPDEN, SS., Nov. 25, 1887.

Personally appeared Warren Shaw, A. A. Hubbard, Isaiah Hiscock, Geo. S. Rogers, E. D. Shaw and Elijah Shaw, being five or more of the trustees of said corporation, and severally made oath that they have made an examination of the affairs of the bank; that the books and records of said institution indicate the state of affairs as above attested by their treasurer; and that they believe said statement to be true.

Before me,

H. A. MCFARLAND, *Justice of the Peace.*

## WALTHAM SAVINGS BANK—WALTHAM.

Incorporated March, 1853. Number of corporators, 36.

ENOS T. LUCE, *President*.CHAS. F. STONE, *Treasurer*.JOS. F. GIBBS, *Clerk*.

Names of committee charged with the investment of its funds:

RUFUS WARREN,  
DAVID RANDALL,

HAMBLIN L. HOVEY.

Open for business every business day, 8.30 A.M. to 2.30 P.M.

## STATEMENT.

ASSETS.		LIABILITIES.	
Public funds as per Schedule A,	\$217,000 00	Deposits, . . . .	\$1,823,958 22
Bank stock as per Schedule B, .	138,825 00	Earnings undivided,	23,409 17
Loan on bank stock, . . . .	1,575 00	Guaranty fund, . .	63,739 01
Railroad bonds, . . . .	183,500 00		
Real estate by foreclosure, . .	4,000 00		
Loans on real estate, . . . .	700,952 69		
Loans on personal security, . .	585,335 74		
Loans to counties, cities or towns			
(notes), . . . .	38,200 00		
Deposits in banks, on interest, .	39,547 24		
Expense account, . . . .	85 72		
Cash on hand, . . . .	2,085 01		
	<u>\$1,911,106 40</u>		<u>\$1,911,106 40</u>

## Loan on Bank Stock:—

On 29 shares Waltham National Bank, Waltham, . . . . \$1,575 00

Value (by books) of real estate, held by foreclosure or otherwise, . . \$4,000 00

Assessed value of the same, . . . . 4,500 00

Number of outstanding loans which are of an amount not exceeding  
\$3,000 each, . . . . 223

Aggregate amount of the same, . . . . 306,657 69

Amount of investments from which no income is received, . . . . 41,205 00

## Cash on Deposit in Banks, amount in each:—

Boston Safe Deposit and Trust Company, Boston, . . . . \$1,047 24

Waltham National Bank, Waltham, . . . . 38,500 00

Whole amount of interest or profits received during year ending Oct. 31,

1887, . . . . \$105,154 47

Rate and amount of each semi-annual dividend for the year } 2 per cent., { 33,608 27  
ending Oct. 31, 1887, . . . . } 2 per cent., { 34,108 72Times for the dividends fixed by the by-laws: second Wednesday in April  
and October.

Number and amount of deposits (not including dividends) received during the year ending Oct. 31, 1887, . . . . .	8,951	\$486,093 92
Number and amount of deposits of and exceeding \$300 at any one time during the year ending Oct. 31, 1887, . . . . .	319	156,876 46
Number and amount of withdrawals (including dividends) during the year ending Oct. 31, 1887, . . . . .	4,952	486,558 59
Number of accounts opened during the year ending Oct. 31, 1887, . . . . .	1,390	
Number of accounts closed during the year ending Oct. 31, 1887, . . . . .	933	
Amount of expenses of the corporation during the year ending Oct. 31, 1887, . . . . .		3,739 90
Amount of treasurer's bond, . . . . .		20,000 00
Date of examination by commissioner: September 12.		

*Total amount of Loans with each specified Rate of Interest, including Deposits in Banks on Interest.*

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$39,547 24	2½ per cent.	\$80,000 00	4¾ per cent.	\$70,000 00	5¾ per cent.
14,700 00	4 “	372,560 74	5 “	430,902 69	6 “
273,500 00	4½ “	84,400 00	5½ “		

*Classification of Depositors' Accounts.*

	Number.	Amount.
Whole number, . . . . .	6,833	-
Of \$50 or less, . . . . .	2,472	\$42,259 32
Exceeding \$50 and not more than \$100, . . . . .	813	56,155 48
Exceeding \$100 and not more than \$200, . . . . .	987	134,341 12
Exceeding \$200 and not more than \$500, . . . . .	1,212	392,867 73
Exceeding \$500 and less than \$1,000, . . . . .	829	572,025 13
Of \$1,000 or more, . . . . .	520	626,309 44
To the credit of women, both adult and minor, . . . . .	3,807	985,308 56
To the credit of guardians, . . . . .	42	17,754 15
To the credit of religious and charitable associations, . . . . .	43	23,233 89
In trust, . . . . .	283	107,353 16

*Schedule A — Detailed Statement of Public Funds.*

	Par Value.	Estimated Market Value.	Amount Invested.
City of Waltham, Mass., 4½s, . . . . .	\$46,000	\$46,460 00	\$46,000 00
of Waltham, Mass., 4s, . . . . .	9,000	9,090 00	9,000 00
Town of Arlington, Mass., 5s, . . . . .	6,000	6,240 00	6,000 00
City of Grand Rapids, Mich., 5s, . . . . .	30,000	32,400 00	30,000 00
of Springfield, Ohio, 5s, . . . . .	30,000	30,300 00	30,000 00*
of Cleveland, Ohio, 4s, . . . . .	40,000	40,000 00	40,000 00
of Des Moines, Iowa, 4½s, . . . . .	56,000	56,000 00	56,000 00
	\$217,000	\$220,490 00	\$217,000 00

\* This was a legal investment when made.



*Schedule B—Detailed Statement of Bank Stocks.*

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
100	Boston Nat'l Bank, Boston, .	\$10,000	\$12,300 00	\$10,000 00
37	Boylston Nat'l Bank, Boston, .	3,700	4,995 00	3,700 00
50	Central Nat'l Bank, Boston, .	5,000	6,500 00	5,000 00
25	Nat'l City Bank, Boston, .	2,500	2,950 00	2,500 00
29	N'l Bank of Commerce, Boston,	2,900	3,712 00	2,900 00
45	Nat'l Bank of the Commonwealth, Boston, .	4,500	6,210 00	4,500 00
50	Continental N'l Bank, Boston, .	5,000	6,000 00	4,850 00
31	Eliot Nat'l Bank, Boston, .	3,100	4,123 00	3,100 00
46	Everett Nat'l Bank, Boston, .	4,600	4,408 00	4,600 00
50	Freeman's Nat'l Bank, Boston,	5,000	4,700 00	5,000 00
50	N'l Hide & Leather B'k, Boston,	5,000	5,800 00	5,000 00
40	Market Nat'l Bank, Boston, .	4,000	3,760 00	4,000 00
30	Metropolitan N'l Bank, Boston,	3,000	3,510 00	3,000 00
50	Mt. Vernon N'l Bank, Boston,	5,000	7,000 00	5,000 00
77	North Nat'l Bank, Boston, .	7,700	10,626 00	7,700 00
40	N'l B'k of Redemption, Boston,	4,000	5,120 00	4,000 00
38	Nat'l Revere Bank, Boston, .	3,800	4,750 00	3,800 00
50	Shawmut Nat'l Bank, Boston,	5,000	6,350 00	5,000 00
34	State Nat'l Bank, Boston, .	3,400	3,944 00	3,400 00
53	Suffolk Nat'l Bank, Boston, .	5,300	6,201 00	5,300 00
50	Third Nat'l Bank, Boston, .	5,000	5,000 00	5,000 00
50	Traders' Nat'l Bank, Boston, .	5,000	4,800 00	5,000 00
31	Tremont Nat'l Bank, Boston, .	3,100	3,100 00	3,100 00
30	Nat'l Union Bank, Boston, .	3,000	4,350 00	3,000 00
405	Waltham N'l Bank, Waltham,	30,375	43,740 00	30,375 00
		\$138,975	\$173,949 00	\$138,825 00

*Railroad Bonds*

	Par Value.	Estimated Market Value.	Amount Invested.
Vermont Valley R.R. 5s, . . . .	\$50,000	\$55,000 00	\$50,000 00
Vermont & Massachusetts R.R. 5s, .	30,000	31,800 00	30,000 00
Boston & Lowell R.R. 7s, . . . .	30,500	33,825 00	30,500 00
Boston & Maine R.R. 7s, . . . .	14,000	15,960 00	14,000 00
Fitchburg R.R. 4s, . . . .	10,000	10,000 00	10,000 00
Boston & Albany R.R. 6s, . . . .	9,000	9,900 00	9,000 00
Old Colony R.R. 7s, . . . .	15,000	17,100 00	15,000 00
Conn. & Passumpsic Rivers R.R. 7s,	8,000	8,800 00	8,000 00*
Boston, Revere Beach & Lynn R.R. 6s,	10,000	11,200 00	10,000 00
Newport & Richford R.R. 5s, . . .	2,000	2,240 00	2,000 00*
Nashua & Lowell R.R. 6s, . . . .	5,000	5,400 00	5,000 00
	\$183,500	\$201,225 00	\$183,500 00

\* These were legal investments when made.

## COMMONWEALTH OF MASSACHUSETTS.

MIDDLESEX, ss., Nov. 14, 1887.

Personally appeared Charles F. Stone, Treasurer of the Waltham Savings Bank, and made oath that the foregoing statement, by him subscribed, is a true and correct statement of all the resources and liabilities of said institution, and that the answers made by him to the foregoing interrogatories contain the whole truth in reference to the matters to which they relate, according to his best knowledge and belief.

Before me,

F. M. STONE, *Justice of the Peace.*

MIDDLESEX, ss., Nov. 15, 1887.

Personally appeared Charles W. Fogg, Rufus Warren, Joseph F. Gibbs and H. L. Hovey, being four of the trustees of said corporation, and severally made oath that they have made an examination of the affairs of the bank; that the books and records of said institution indicate the state of affairs as above attested by their treasurer; and that they believe said statement to be true.

Before me,

F. M. STONE, *Justice of the Peace.*

MIDDLESEX, ss., Nov. 15, 1887.

Personally appeared Sam'l O. Upham, one of the trustees of said corporation, and made oath that he has made an examination of the affairs of the bank; that the books and records of said institution indicate the state of affairs as before attested by the treasurer, and he believes said statement to be true.

Before me,

ENOS T. LUCE, *Notary Public.*

MIDDLESEX, ss., Dec. 17, 1887.

Personally appeared Enos T. Luce, President and one of the trustees of said corporation, and made oath that he has made an examination of the affairs of the bank; that the books and records of said institution indicate the state of affairs as above attested by the treasurer, and that he believes said statement to be true.

Before me,

ELLIOT A. HARRINGTON, *Justice of the Peace.*

## WARE SAVINGS BANK—WARE.

Incorporated 1850. Number of corporators, 49.

WM. HYDE, *President*.F. D. GILMORE, *Treasurer*.F. D. GILMORE, *Clerk*.

Names of committee charged with the investment of its funds :

WM. HYDE,

WM. S. HYDE,

NATHAN RICHARDSON,

D. P. BILLINGS.

CALVIN HITCHCOCK.

Open for business every business day, except Saturday, 8 A.M. to 12 M., 1 to 4 P.M.;  
Saturday, 8 A.M. to 2 P.M.

## STATEMENT.

ASSETS.		LIABILITIES.	
Public funds as per Schedule A,	\$492,500 00	Deposits, . . . .	\$2,587,894 21
Loan on public funds, . . . .	500 00	Earnings undivided, . . . .	44,297 43
Bank stock as per Schedule B, . .	377,640 00	Guaranty fund, . . . .	47,067 01
Loan on bank stock, . . . .	500 00	Premium account, . . . .	20,329 75
Railroad bonds, . . . .	392,000 00		
Real estate (for banking purposes), . . . .	6,400 00		
Loans on real estate, . . . .	760,875 10		
Loans on personal security, . . . .	500,946 66		
Loans to counties, cities or towns (notes), . . . .	140,000 00		
Deposit in bank, on interest, . . .	11,576 83		
Deposit in bank, not on interest, . . . .	9,800 00		
Expense account, . . . .	1,485 29		
Loans on depositors' books, . . . .	4,469 00		
Cash on hand, . . . .	896 02		
	<u>\$2,699,588 40</u>		<u>\$2,699,588 40</u>

## Loan on Public Funds :—

On \$1,000 United States 4s, . . . . . \$500 00

## Loan on Bank Stock :—

On 7 shares Ware National Bank, Ware, . . . . . \$500 00

Invested in real estate (for banking purposes), . . . . . \$6,400 00

Estimated value of the same, . . . . . 6,400 00

Assessed value of the same, . . . . . 6,000 00

Number of outstanding loans which are of an amount not exceeding \$3,000 each, . . . . . 261

Aggregate amount of the same, . . . . . 312,790 66

## Cash on Deposit in Banks, amount in each :—

Ware National Bank, Ware, . . . . . \$9,800 00

Boston Safe Deposit and Trust Company, Boston, . . . . . 11,576 33

## Whole amount of interest or profits received or earned during year ending

Oct. 31, 1887, . . . . . \$136,769 89

Rate and amount of each semi-annual dividend for the year }  $2\frac{1}{4}$  per cent., { 52,886 25  
ending Oct. 31, 1887, . . . . . }  $2\frac{1}{4}$  per cent., { 54,805 93

Times for the dividends fixed by the by-laws: January 3 and July 3.

Average annual per cent. of dividends for term ending at time of and including last extra dividend:  $4\frac{3}{4}$ .

Date of the last extra dividend: January 1, 1880.

Number and amount of deposits (not including dividends) received

during the year ending Oct. 31, 1887, . . . . . 4,138 \$527,396 05

Number and amount of deposits of and exceeding \$300 at any one

time during the year ending Oct. 31, 1887, . . . . . 334 217,081 56

Number and amount of withdrawals (including dividends) during the

year ending Oct. 31, 1887, . . . . . 2,787 465,482 82

Number of accounts opened during the year ending Oct. 31, 1887, . . . . . 1,069

Number of accounts closed during the year ending Oct. 31, 1887, . . . . . 618

Amount of expenses of the corporation during the year ending Oct. 31, 1887, . . . . . 4,550 55

Amount of treasurer's bond, . . . . . 25,000 00

Date of examination by commissioner: April 22.

*Total amount of Loans with each specified Rate of Interest, including  
Deposits in Banks on Interest.*

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$11,576 33	2½ per cent.	\$25,000 00	4¼ per cent.	\$329,175 00	5 per cent.
58,000 00	3½ “	250,000 00	4½ “	509,244 10	5½ “
57,000 00	4 “	150,000 00	4¾ “	28,871 66	6 “

*Classification of Depositors' Accounts.*

	Number.	Amount.
Whole number, . . . . .	5,449	-
Of \$50 or less, . . . . .	1,088	\$22,128 67
Exceeding \$50 and not more than \$100, . . . . .	492	35,935 70
Exceeding \$100 and not more than \$200, . . . . .	690	98,086 87
Exceeding \$200 and not more than \$500, . . . . .	1,079	359,973 17
Exceeding \$500 and less than \$1,000, . . . . .	1,033	742,971 49
Of \$1,000 or more, . . . . .	1,067	1,328,798 31
To the credit of women, both adult and minor, . . . . .	3,089	1,451,678 00
To the credit of guardians, . . . . .	60	33,332 00
To the credit of religious and charitable associations, . . . . .	29	19,616 00
In trust, . . . . .	124	94,784 00

*Schedule A—Detailed Statement of Public Funds.*

	Par Value.	Estimated Market Value.	Amount Invested.
United States 6s, . . . . .	\$100,000	\$125,000 00	\$100,000 00
City of Somerville, Mass., 5s, . . . . .	11,000	11,550 00	11,000 00
Town of Pawtucket, R. I., 5s, . . . . .	20,000	22,200 00	20,000 00
City of Boston, Mass., 6s, . . . . .	31,000	34,550 00	31,000 00
of Boston, Mass., 4s, . . . . .	40,000	40,800 00	40,000 00
of Fall River, Mass., 6s, . . . . .	33,000	41,250 00	33,000 00
of Brockton, Mass., 5s, . . . . .	30,000	35,400 00	30,000 00
Town of Pawtucket, R. I., 6s, . . . . .	23,000	26,220 00	23,000 00
City of Holyoke, Mass., 7s, . . . . .	40,000	42,800 00	40,000 00
District of Columbia 6s, . . . . .	57,500	60,950 00	57,500 00



*Schedule A—Concluded.*

	Par Value.	Estimated Market Value.	Amount Invested.
District of Columbia 7s, . . . . .	\$9,000	\$9,900 00	\$9,000 00
Town of Holbrook, Mass., 4s, . . . . .	39,000	40,170 00	39,000 00
of Woburn, Mass., 6s, . . . . .	6,000	7,020 00	6,000 00
City of Chelsea, Mass., 6s, . . . . .	10,000	11,200 00	10,000 00
of Providence, R. I., 5s, . . . . .	12,000	14,360 00	12,000 00
of Providence, R. I., 6s, . . . . .	1,000	1,275 00	1,000 00
of Lynn, Mass., 6s, . . . . .	10,000	11,800 00	10,000 00
of Lynn, Mass., 4s, . . . . .	5,000	5,200 00	5,000 00
of Fall River, Mass., 5s, . . . . .	15,000	16,500 00	15,000 00
	\$492,500	\$558,145 00	\$492,500 00

*Schedule B—Detailed Statement of Bank Stocks.*

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
10	Atlantic Nat'l Bank, Boston, . . . . .	\$1,000	\$1,340 00	\$1,513 00
100	Atlas Nat'l Bank, Boston, . . . . .	10,000	11,500 00	11,500 00
205	Boston Nat'l Bank, Boston, . . . . .	20,500	24,395 00	22,857 00
12	Blackstone Nat'l Bank, Boston, . . . . .	1,200	1,296 00	1,350 00
75	N'l B'k of Commerce, Boston, . . . . .	7,500	9,150 00	8,475 00
50	City Nat'l Bank, Worcester, . . . . .	5,000	6,700 00	5,500 00
136	Continental N'l Bank, Boston, . . . . .	13,600	16,320 00	14,352 00
60	Eliot Nat'l Bank, Boston, . . . . .	6,000	7,680 00	6,960 00
150	First N'l Bank, Easthampton, . . . . .	15,000	22,050 00	19,500 00
40	Natl Exchange Bank, Boston, . . . . .	4,000	5,040 00	4,490 00
100	First Nat'l Bank, Boston, . . . . .	10,000	22,100 00	19,675 00
50	Globe Nat'l Bank, Boston, . . . . .	5,000	4,550 00	4,812 00
21	Leicester Nat'l Bank, Leicester, . . . . .	2,100	2,394 00	2,310 00
50	Monson Nat'l Bank, Monson, . . . . .	5,000	7,500 00	7,500 00
105	Merchants' Nat'l Bank, Boston, . . . . .	10,500	14,700 00	13,860 00
136	N'l B'k of No. America, Boston, . . . . .	13,600	14,280 00	14,280 00
100	North Nat'l Bank, Boston, . . . . .	10,000	13,100 00	11,900 00
15	Peoples' Nat'l Bank, Boston, . . . . .	1,500	2,430 00	2,400 00
150	N'l B'k of the Republic, Boston, . . . . .	15,000	21,000 00	19,651 00
150	Natl Revere Bank, Boston, . . . . .	15,000	18,750 00	17,925 00
100	N'l B'k of Redemption, Boston, . . . . .	10,000	12,700 00	11,200 00
150	Second Nat'l Bank, Boston, . . . . .	15,000	22,500 00	22,650 00
15	Southbridge N'l Bank, South- bridge, . . . . .	1,500	1,950 00	2,250 00
162	State Nat'l Bank, Boston, . . . . .	16,200	18,792 00	18,954 00
30	Suffolk Nat'l Bank, Boston, . . . . .	3,000	3,420 00	3,390 00
71	Tremont Nat'l Bank, Boston, . . . . .	7,100	7,100 00	7,171 00
128	Traders' Nat'l Bank, Boston, . . . . .	12,800	12,032 00	11,904 00
26	Natl Union Bank, Boston, . . . . .	2,600	3,744 00	3,510 00
450	Ware Nat'l Bank, Ware, . . . . .	45,000	56,250 00	56,226 00
200	Natl Webster Bank, Boston, . . . . .	20,000	20,400 00	20,275 00
30	Washington N'l Bank, Boston, . . . . .	3,000	3,720 00	3,900 00
30	Miller's River N'l Bank, Athol, . . . . .	3,000	5,400 00	5,400 00
		\$310,700	\$394,283 00	\$377,640 00

*Railroad Bonds.*

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Maine R.R. 7s, . . . .	\$75,000	\$83,250 00	\$75,000 00
Boston & Albany R.R. 7s, . . . .	60,000	66,000 00	60,000 00
Boston & Albany R.R. 6s, . . . .	50,000	57,000 00	50,000 00
Eastern R.R. 6s, . . . . .	53,000	64,660 00	53,000 00*
Fitchburg R.R. 4s, . . . . .	70,000	70,000 00	70,000 00
Old Colony R.R. 7s, . . . . .	5,000	5,750 00	5,000 00
Old Colony R.R. 4½s, . . . . .	6,000	6,420 00	6,000 00
Old Colony R.R. 6s, . . . . .	24,000	26,880 00	24,000 00
Boston & Lowell R.R. 7s, . . . .	15,000	16,650 00	15,000 00
Boston & Lowell R.R. 6s, . . . .	4,000	4,700 00	4,000 00
Boston & Lowell R.R. 4½s, . . . .	3,000	3,255 00	3,000 00
Portland & Kennebec R.R. 6s, . . .	27,000	30,915 00	27,000 00
	\$392,000	\$435,480 00	\$392,000 00

## COMMONWEALTH OF MASSACHUSETTS.

HAMPSHIRE, ss., Nov. 11, 1887.

Personally appeared Frederick D. Gilmore, Treasurer of the Ware Savings Bank, and made oath that the foregoing statement, by him subscribed, is a true and correct statement of all the resources and liabilities of said institution, and that the answers made by him to the foregoing interrogatories contain the whole truth in reference to the matters to which they relate, according to his best knowledge and belief.

Before me,

WM. MEDCALF, *Justice of the Peace.*

HAMPSHIRE, ss., Nov. 11, 1887.

Personally appeared Wm. Hyde, Lewis N. Gilbert, Calvin Hitchcock, J. H. G. Gilbert, Wm. S. Hyde, E. H. Baker and D. P. Billings, being five or more of the trustees of said corporation, and severally made oath that they have made an examination of the affairs of the bank; that the books and records of said institution indicate the state of affairs as above attested by their treasurer; and that they believe said statement to be true.

Before me,

WM. MEDCALF, *Justice of the Peace.*

\* This was a legal investment when made.

## WAREHAM SAVINGS BANK—WAREHAM.

Incorporated 1847. Number of corporators, 30.

GERARD C. TOBEY, *President*.EDWARD A. GAMMONS, *Treasurer*.FRANK A. BESSE, *Clerk*.

Names of committee charged with the investment of its funds :

GERARD C. TOBEY,

WM. A. CASWELL.

ALDEN BESSE,

Open for business every business day, 9 A.M. to 2 P.M.

## STATEMENT.

ASSETS.		LIABILITIES.	
Bank stock as per Schedule, . . .	\$176,096 85	Deposits, . . . . .	\$591,593 82
Loan on bank stock, . . . . .	200 00	Earnings undivided, . . . . .	14,647 98
Real estate by foreclosure, . . . . .	180,996 21	Guaranty fund, . . . . .	14,400 00
Loans on real estate, . . . . .	96,586 81		
Loans on personal security, . . . . .	120,967 86		
Loans to counties, cities or towns (notes), . . . . .	13,500 00		
Deposit in bank, not on interest, . . . . .	26,017 09		
Expense account, . . . . .	552 34		
State taxes paid, . . . . .	3,759 63		
Municipal taxes paid, . . . . .	1,965 01		
	<u>\$620,641 80</u>		<u>\$620,641 80</u>

## Loan on Bank Stock : —

On 4 shares First National Bank, Yarmouth, . . . . . \$200 00

Value (by books) of real estate, held by foreclosure or otherwise, . . . \$180,996 21

Assessed value of the same, . . . . . 143,350 00

Net income received from same during year ending Oct. 31, 1887, . . . 7,377 15

Number of outstanding loans which are of an amount not exceeding \$3,000 each, . . . . . 59

Aggregate amount of the same, . . . . . 60,936 81

Amount of investments from which no income is received, . . . . . 16,106 23

## Cash on Deposit in Bank : —

National Bank of Wareham, Wareham, . . . . . \$26,017 09

Whole amount of interest or profits received or earned during year ending

Oct. 31, 1887, . . . . . \$37,235 70

Rate and amount of each semi-annual dividend for the year	} 1½ per cent., {	10,116 21
ending Oct. 31, 1887, . . . . .		
	} 1¼ per cent., {	10,098 27

Times for the dividends fixed by the by-laws: January and July.

Number and amount of deposits (not including dividends) received

during the year ending Oct. 31, 1887, . . . . . 816 \$72,288 72

Number and amount of deposits of and exceeding \$300 at any one

time during the year ending Oct. 31, 1887, . . . . . 61 34,125 49

Number and amount of withdrawals (including dividends) during the year ending Oct. 31, 1887, . . . . .	697	\$94,007 85
Number of accounts opened during the year ending Oct. 31, 1887, . . . . .	174	
Number of accounts closed during the year ending Oct. 31, 1887, . . . . .	109	
Amount of expenses of the corporation during the year ending Oct. 31, 1887, . . . . .		1,463 70
Amount of treasurer's bond, . . . . .		10,000 00
Date of examination by commissioner: July 8.		

*Total amount of Loans with each specified Rate of Interest, including Deposits in Banks on Interest.*

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$3,000 00	4 per cent.	\$37,150 00	5 per cent.	\$15,750 00	7 per cent.
27,592 30	4½ "	2,900 00	5½ "	280 00	7½ "
25,000 00	4¾ "	117,110 56	6 "	2,471 81	8 "

*Classification of Depositors' Accounts.*

	Number.	Amount.
Whole number, . . . . .	1,763	-
Of \$50 or less, . . . . .	565	\$11,393 92
Exceeding \$50 and not more than \$100, . . . . .	202	13,220 04
Exceeding \$100 and not more than \$200, . . . . .	211	29,831 93
Exceeding \$200 and not more than \$500, . . . . .	313	101,798 61
Exceeding \$500 and less than \$1,000, . . . . .	288	203,262 63
Of \$1,000 or more, . . . . .	184	232,086 69
To the credit of women, both adult and minor, . . . . .	776	223,724 74
To the credit of guardians, . . . . .	11	4,781 26
To the credit of religious and charitable associations, . . . . .	10	2,937 89
In trust, . . . . .	104	66,772 48

*Detailed Statement of Bank Stocks.*

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
50	Falmouth N'l Bank, Falmouth.	\$5,000	\$6,000 00	\$5,428 28
5	Andover Nat'l Bank, Andover,	500	660 00	522 50
25	Merchants' Nat'l Bank, New Bedford.	2,500	4,550 00	2,612 50
240	N'l B'k of Wareham, Wareham,	24,000	31,200 00	25,177 98*
100	Atlas Nat'l Bank, Boston, .	10,000	11,500 00	11,838 01
41	Atlantic Nat'l Bank, Boston, .	4,100	5,473 50	4,679 26
100	Blackstone Nat'l Bank, Boston,	10,000	10,575 00	13,574 81
131	Boylston Nat'l Bank, Boston, .	13,100	17,095 50	11,737 70
20	First Nat'l Bank, Boston, .	2,000	4,400 00	2,090 00
100	Merchants' N'l Bank, Boston, .	10,000	14,000 00	10,949 84

\* This investment has been reduced within the legal limit.



*Detailed Statement of Bank Stocks—Concluded.*

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
74	Second Nat'l Bank, Boston, .	\$7,400	\$11,100 00	\$7,572 32
100	Shawmut Nat'l Bank, Boston,	10,000	12,500 00	10,450 00
100	Suffolk Nat'l Bank, Boston, .	10,000	11,450 00	12,147 46
66	Shoe & Leather N'l B'k, Boston,	6,600	6,666 00	6,897 00
100	Nat'l Eagle Bank, Boston, .	10,000	10,000 00	11,068 14
50	Nat'l City Bank, Boston, .	5,000	5,350 00	5,225 00
45	Nat'l Revere Bank, Boston, .	4,500	5,625 00	5,196 78
100	Nat'l Webster Bank, Boston, .	10,000	10,250 00	11,015 59
7	Nat'l Exchange Bank, Boston,	700	882 00	731 50
50	N'l Bank of Commerce, Boston,	5 000	6,100 00	7,053 50
75	N'l B'k of No. America, Boston,	7,500	7,837 50	6,993 68
30	N'l B'k of the Republic, Boston,	3,000	4,200 00	3,135 00
		\$160,900	\$197,414 50	\$176,096 85

## COMMONWEALTH OF MASSACHUSETTS.

PLYMOUTH, ss., Nov. 15, 1887.

Personally appeared Edward A. Gammons, Treasurer of the Wareham Savings Bank, and made oath that the foregoing statement, by him subscribed, is a true and correct statement of all the resources and liabilities of said institution, and that the answers made by him to the foregoing interrogatories contain the whole truth in reference to the matters to which they relate, according to his best knowledge and belief.

Before me,

W. L. CHIPMAN, *Justice of the Peace.*

PLYMOUTH, ss., Nov. 15, 1887.

Personally appeared Wm. A. Caswell, Alden Besse, Frank A. Besse, A. S. Gurney, C. C. Sprague and Gerard C. Tobey (December 19), being five or more of the trustees of said corporation, and severally made oath that they have made an examination of the affairs of the bank; that the books and records of said institution indicate the state of affairs as above attested by their treasurer; and that they believe said statement to be true.

Before me,

W. L. CHIPMAN, *Justice of the Peace.*

## WARREN FIVE CENTS SAVINGS BANK—PEABODY.

Incorporated 1854. Number of corporators, 53.

RUFUS H. BROWN, *President.*ALBERT H. MERRILL, *Treasurer.*ALBERT H. MERRILL, *Clerk.*

Names of committee charged with the investment of its funds :

RUFUS H. BROWN,

NATHANIEL SYMONDS,

C. WARREN OSBORN,

JOHN PINDER.

ALEX. B. MERRILL.

Open for business every business day, except Saturday, 8.30 A.M. to 12 M., 2 to 3 P.M.;  
Saturday, 8.30 A.M. to 12 M.

## STATEMENT.

ASSETS.		LIABILITIES.	
Public funds as per Schedule A,	\$255,565 00	Deposits, . . . . .	\$1,698,177 72
Bank stock as per Schedule B, .	233,922 62	Earnings undivided,	53,745 62
Railroad bonds, . . . . .	161,750 00	Guaranty fund, . . . . .	71,500 00
Real estate by foreclosure, . .	41,274 71		
Loans on real estate, . . . . .	530,936 00		
Loans on personal security, . .	555,023 57		
Loans to counties, cities or towns			
(notes), . . . . .	15,000 00		
Deposit in bank, not on interest,	28,852 74		
Expense account, . . . . .	1,098 70		
	\$1,823,423 34		\$1,823,423 34

Value (by books) of real estate, held by foreclosure or otherwise, . . .	\$41,274 71
Assessed value of the same, . . . . .	40,050 00
Net income received from same during year ending Oct. 31, 1887, . . .	1,812 58
Number of outstanding loans which are of an amount not exceeding \$3,000 each, . . . . .	176
Aggregate amount of the same, . . . . .	213,691 00
Amount of investments from which no income is received, . . . . .	6,605 88

Cash on Deposit in Bank :—

Warren National Bank, Peabody, . . . . .	\$28,852 74
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Whole amount of interest or profits received or earned during year ending Oct. 31, 1887, . . . . .	\$94,333 38
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Rate and amount of each semi annual dividend for the year } 2 per cent., {	32,046 37
ending Oct. 31, 1887, . . . . . } 2 per cent., {	32,472 47

Times for the dividends fixed by the by-laws: third Wednesday in May and November.

Number and amount of deposits (not including dividends) received during the year ending Oct. 31, 1887, . . . . .	2,826	\$215,980 93
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Number and amount of deposits of and exceeding \$300 at any one time during the year ending Oct. 31, 1887, . . . . .	174	97,451 23
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Number and amount of withdrawals (including dividends) during the year ending Oct. 31, 1887, . . . . .	2,231	241,401 27
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Number of accounts opened during the year ending Oct. 31, 1887, . . .	545
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Number of accounts closed during the year ending Oct. 31, 1887, . . .	423
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Amount of expenses of the corporation during the year ending Oct. 31, 1887, . . . . .	3,609 39
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Amount of treasurer's bond, . . . . .	20,000 00
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Date of examination by commissioner: July 11.

*Total amount of Loans with each specified Rate of Interest, including Deposits in Banks on Interest.*

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$4,823 57	4 per cent.	\$35,000 00	5 $\frac{3}{8}$ per cent.	\$27,735 00	6 $\frac{1}{2}$ per cent.
202,000 00	4 $\frac{1}{2}$ "	236,577 00	5 $\frac{1}{2}$ "	10,065 00	7 "
85,000 00	4 $\frac{3}{4}$ "	20,000 00	5 $\frac{3}{4}$ "	2,400 00	7 $\frac{3}{10}$ "
234,000 00	5 "	242,859 00	6 "	500 00	7 $\frac{1}{2}$ "

*Classification of Depositors' Accounts.*

	Number.	Amount.
Whole number, . . . . .	4,333	—
Of \$50 or less, . . . . .	1,260	\$26,796 17
Exceeding \$50 and not more than \$100, . . . . .	415	29,812 00
Exceeding \$100 and not more than \$200, . . . . .	490	72,499 76
Exceeding \$200 and not more than \$500, . . . . .	808	301,062 15
Exceeding \$500 and less than \$1,000, . . . . .	782	540,042 32
Of \$1,000 or more, . . . . .	578	727,965 32
To the credit of women, both adult and minor, . . . . .	2,283	805,753 05
To the credit of guardians, . . . . .	29	16,589 77
To the credit of religious and charitable associations, . . . . .	42	26,623 12
In trust, . . . . .	227	99,542 95

*Schedule A—Detailed Statement of Public Funds.*

	Par Value.	Estimated Market Value.	Amount Invested.
District of Columbia 6s, . . . . .	\$5,000	\$5,450 00	\$5,000 00
City of Northampton, Mass., 6s, . . . . .	17,000	18,275 00	16,317 50
of Lawrence, Mass., 6s, . . . . .	35,000	40,350 00	34,175 00
of Haverhill, Mass., 6s, . . . . .	5,000	5,150 00	4,681 25
Town of Brookline, Mass., 7s, . . . . .	5,000	6,225 00	5,000 00
City of Holyoke, Mass., 6s, . . . . .	15,000	17,875 00	15,000 00
of Somerville, Mass., 5s, . . . . .	10,000	10,600 00	10,000 00
of Fall River, Mass., 6s, . . . . .	9,000	10,665 00	8,853 75
of Fall River, Mass., 5s, . . . . .	10,000	10,550 00	10,000 00
Town of Melrose, Mass., 6s, . . . . .	7,000	7,595 00	6,825 00
City of Portland, Me., 6s, . . . . .	10,000	12,100 00	9,512 50*
of Dover, N. H., 6s, . . . . .	4,200	4,557 00	4,200 00
of Lewiston, Me., 6s, . . . . .	10,000	11,900 00	10,000 00
of Auburn, Me., 6s, . . . . .	10,000	10,340 00	10,000 00
Town of Danvers, Mass., 5s, . . . . .	10,000	10,700 00	10,000 00
of Provincetown, Mass., 5s, . . . . .	2,000	2,015 00	2,000 00
of Dalton, Mass., 4s, . . . . .	15,000	15,000 00	15,000 00
City of Des Moines, Iowa, 4 $\frac{1}{2}$ s, . . . . .	20,000	20,000 00	20,000 00
of East Saginaw, Mich., 5s, . . . . .	20,000	21,000 00	20,000 00*
of Grand Rapids, Mich., 8s, . . . . .	8,000	10,120 00	8,000 00
of Detroit, Mich., 7s, . . . . .	1,000	1,280 00	1,000 00
of Newton, Mass., 6s, . . . . .	3,000	3,750 00	3,000 00
of Providence, R. I., 6s, . . . . .	5,000	5,795 00	5,000 00
of Cleveland, Ohio, 6s, . . . . .	} 22,000	23,965 00	22,000 00
of Cleveland, Ohio, 7s, . . . . .			
	\$258,200	\$285,437 00	\$255,565 00

\* These were legal investments when made.



*Schedule B — Detailed Statement of Bank Stocks.*

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
87	Warren Nat'l Bank, Peabody, .	\$8,700	\$11,310 00	\$8,700 00
47	Howard Nat'l Bank, Boston, .	4,700	5,052 50	4,689 00
80	Nat'l Exchange Bank, Boston,	8,000	10,080 00	8,000 00
141	Nat'l Webster Bank, Boston, .	14,100	14,452 50	14,100 00
50	Atlantic Nat'l Bank, Boston, .	5,000	6,675 00	5,000 00
40	Suffolk Nat'l Bank, Boston, .	4,000	4,580 00	4,000 00
90	Shoe & Leather N'l B'k, Boston,	9,000	9,090 00	8,983 00
100	N'l Hide & Leather B'k, Boston,	10,000	11,450 00	9,950 00
9	Nat'l Exchange Bank, Salem, .	900	1,107 00	900 00
75	Asiatic Nat'l Bank, Salem, .	2,250	2,925 00	2,250 00
11	Merchants' Nat'l Bank, Salem,	550	748 00	550 00
48	Nat'l Grand Bank, Marblehead,	4,800	5,760 00	4,595 00
165	Atlas Nat'l Bank, Boston, .	16,500	18,975 00	16,500 00
98	Nat'l Revere Bank, Boston, .	9,800	12,250 00	9,800 00
100	Eliot Nat'l Bank, Boston, .	10,000	12,900 00	10,000 00
100	Blackstone Nat'l Bank, Boston,	10,000	10,750 00	10,000 00
5	Washington N'l Bank, Boston,	500	620 00	500 00
101	Tremont Nat'l Bank, Boston, .	10,100	10,100 00	10,100 00
100	Faneuil Hall N'l Bank, Boston,	10,000	13,900 00	10,000 00
25	Hamilton Nat'l Bank, Boston, .	2,500	3,062 50	2,500 00
64	Shawmut Nat'l Bank, Boston, .	6,400	8,000 00	6,400 00
28	South Danvers N'l Bank, Pea- body, .	2,800	4,060 00	2,800 00
100	Manufacturers' N'l B'k, Boston,	10,000	9,450 00	9,909 37
45	Merchandise N'l Bank, Boston,	4,500	4,500 00	4,500 00
72	N'l B'k of No. America, Boston,	7,200	7,524 00	7,200 00
60	Nat'l City Bank, Boston, .	6,000	6,420 00	6,000 00
81	Market Nat'l Bank, Boston, .	8,100	7,411 50	8,100 00
22	Mt. Vernon Nat'l Bank, Boston,	2,200	3,025 00	2,200 00
35	New England N'l Bank, Boston,	3,500	5,110 00	3,500 00
25	Continental Nat'l Bank, Boston,	2,500	2,974 00	2,500 00
21	Traders' Nat'l Bank, Boston, .	2,100	1,974 00	2,100 00
25	Nat'l Bank of the Common- wealth, Boston, .	2,500	3,375 00	2,496 25
25	Globe Nat'l Bank, Boston, .	2,500	2,300 00	2,500 00
50	N'l B'k of the Republic, Boston,	5,000	7,000 00	5,000 00
53	Boston Nat'l Bank, Boston, .	5,300	6,307 00	5,300 00
30	Columbian Nat'l Bank, Boston,	3,000	3,780 00	3,000 00
48	Massachusetts N'l B'k, Boston,	12,000	12,720 00	12,000 00
17	N'l B'k of Redemption, Boston,	1,700	2,159 00	1,700 00
6	North Nat'l Bank, Boston, .	600	786 00	600 00
50	Merchants' Nat'l Bank, Boston,	5,000	7,000 00	5,000 00
		\$234,300	\$271,663 00	\$233,922 62



*Railroad Bonds.*

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Maine R.R. 7s, . . . . .	\$23,000	\$25,795 00	\$23,000 00
Old Colony R.R. 6s, . . . . .	26,000	29,095 00	26,000 00
Eastern R.R. 6s, . . . . .	5,000	6,100 00	4,750 00*
Conn. & Passumpsic Rivers R.R. 7s,	20,000	22,000 00	20,000 00*
Boston, Revere Beach & Lynn R.R. 6s,	5,000	5,600 00	5,000 00
Boston & Lowell R.R. 4½s, . . . . .	25,000	25,500 00	25,000 00
Leeds & Farmington R.R. 6s, . . . . .	16,500	18,232 00	16,500 00
Portland & Kennebec R.R. 6s, . . . . .	19,500	21,255 00	19,500 00
Androscoggin & Kennebec R.R. 6s, . . . . .	20,000	20,704 00	20,000 00
Fitchburg R.R. 5s, . . . . .	2,000	2,080 00	2,000 00
	\$162,000	\$176,361 00	\$161,750 00

## COMMONWEALTH OF MASSACHUSETTS.

Essex, ss., Dec. 2, 1887.

Personally appeared Albert H. Merrill, Treasurer of the Warren Five Cents Savings Bank, and made oath that the foregoing statement, by him subscribed, is a true and correct statement of all the resources and liabilities of said institution, and that the answers made by him to the foregoing interrogatories contain the whole truth in reference to the matters to which they relate, according to his best knowledge and belief.

Before me,

FRANK C. MERRILL, *Justice of the Peace.*

Essex, ss., Dec. 2, 1887.

Personally appeared Rufus H. Brown, C. Warren Osborn, John Pinder, Albert A. Messer and W. P. Clark, being five or more of the trustees of said corporation, and severally made oath that they have made an examination of the affairs of the bank; that the books and records of said institution indicate the state of affairs as above attested by their treasurer; and that they believe said statement to be true.

Before me,

FRANK C. MERRILL, *Justice of the Peace.*

\* These were legal investments when made.

## WARREN INSTITUTION FOR SAVINGS—BOSTON.

Incorporated 1829. Number of corporators, 131.

TIMOTHY T. SAWYER, *President.*GEO. F. TUFTS, *Treasurer.*GEORGE S. POOLE, *Clerk.*

Names of committee charged with the investment of its funds :

TIMOTHY T. SAWYER,

NELSON BARTLETT,

JOHN STOWELL,

JOHN TURNER,

NAHUM CHAPIN,

CHAS. F. FAIRBANKS.

THOS. R. B. EDMANDS,

Open for business every business day, 9 A.M. to 1 P.M., and Wednesday and Saturday,  
3.30 to 4.30 P.M.

## STATEMENT.

ASSETS.		LIABILITIES.	
Public funds as per Schedule A,	\$993,000 00	Deposits, . . . . .	\$5,958,070 31
Loans on public funds, . . . . .	29,000 00	Earnings undivided, . . . . .	200,824 37
Bank stock as per Schedule B, . . . . .	191,900 00	Guaranty fund, . . . . .	210,000 00
Loans on bank stock, . . . . .	3,800 00		
Railroad bonds, . . . . .	350,000 00		
Loan on railroad bonds, . . . . .	6,400 00		
Railroad notes, . . . . .	110,000 00		
Real estate (for banking purposes), . . . . .	50,000 00		
Real estate by foreclosure, . . . . .	8,000 00		
Loans on real estate, . . . . .	2,514,560 70		
Loans on personal security, . . . . .	1,971,992 22		
Loans to counties, cities or towns (notes), . . . . .	15,000 00		
Deposit in bank, on interest, . . . . .	113,006 72		
Expense account, . . . . .	7,759 97		
Cash on hand, . . . . .	4,475 07		
	\$6,368,894 68		\$6,368,894 68

## Loans on Public Funds, amount on each : —

On \$1,000 United States 4½s, . . . . .	\$1,000 00
On \$10,000 Commonwealth of Massachusetts 5s, . . . . .	10,000 00
On \$10,000 Town of Arlington, Mass., bonds, . . . . .	10,000 00
On \$8,000 City of Newton, Mass., 5s, . . . . .	8,000 00

## Loans on Bank Stock, amount on each : —

On 5 shares Bunker Hill National Bank, Boston, . . . . .	} \$300 00
On 5 shares Naumkeag National Bank, Salem, . . . . .	
On 7 shares Bunker Hill National Bank, Boston, . . . . .	700 00
On 19 shares Bunker Hill National Bank, Boston, . . . . .	} 1,200 00
On 20 shares Monument National Bank, Boston, . . . . .	
On 14 shares Bunker Hill National Bank, Boston, . . . . .	1,400 00
On 5 shares Lechmere National Bank, Cambridge, . . . . .	200 00

## Loan on Railroad Bonds : —

On \$7,000 Boston & Maine R.R. 7s, . . . . .	} \$6,400 00
On \$1,000 Fitchburg R.R. 6s, . . . . .	

Invested in real estate (for banking purposes), . . . . .	\$50,000 00
Estimated value of the same, . . . . .	60,000 00
Assessed value of the same, . . . . .	52,800 00
Net income received from same during year ending Oct. 31, 1887, . . . . .	2,765 23
Value (by books) of other real estate, held by foreclosure or otherwise, . . . . .	8,000 00
Assessed value of the same, . . . . .	9,400 00
Number of outstanding loans which are of an amount not exceeding \$3,000 each, . . . . .	487
Aggregate amount of the same, . . . . .	799,310 70
Amount of investments from which no income is received, . . . . .	8,000 00

Cash on Deposit in Bank : —  
Bunker Hill National Bank, Boston, . . . . . \$113,006 72

Whole amount of interest or profits received or earned during year ending Oct. 31, 1887, . . . . .	\$290,198 19
Rate and amount of each semi-annual dividend for the year } 2 per cent., {	113,686 23
ending Oct. 31, 1887, . . . . . } 2 per cent., {	116,684 94
Times for the dividends fixed by the by-laws: third Wednesday in April and October.	

Number and amount of deposits (not including dividends) received during the year ending Oct. 31, 1887, . . . . .	11,705	\$841,463 00
Number and amount of deposits of and exceeding \$300 at any one time during the year ending Oct. 31, 1887, . . . . .	688	338,273 00
Number and amount of withdrawals (including dividends) during the year ending Oct. 31, 1887, . . . . .	8,267	910,703 79
Number of accounts opened during the year ending Oct. 31, 1887, . . . . .	1,555	
Number of accounts closed during the year ending Oct. 31, 1887, . . . . .	1,133	
Amount of expenses of the corporation during the year ending Oct. 31, 1887, . . . . .		10,183 13
Amount of treasurer's bond, . . . . .		20,000 00
Date of examination by commissioner : November 7.		

*Total amount of Loans with each specified Rate of Interest, including Deposits in Banks on Interest.*

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$113,006 72	2½ per cent.	\$50,000 00	4½ per cent.	\$441,594 00	6 per cent.
5,000 00	3½ "	69,300 00	4½ "	20,100 00	6½ "
492,092 22	4 "	1,079,800 00	5 "	19,900 00	7 "
301,000 00	4½ "	50,000 00	5½ "	4,500 00	7½ "
50,000 00	4¾ "	798,750 00	5½ "	7,916 70	7½ "
1,085,800 00	4½ "	175,000 00	5¾ "		

*Classification of Depositors' Accounts.*

	Number.	Amount.
Whole number, . . . . .	15,407	—
Of \$50 or less, . . . . .	4,623	\$88,826 27
Exceeding \$50 and not more than \$100, . . . . .	1,695	150,077 20
Exceeding \$100 and not more than \$200, . . . . .	2,126	359,211 02
Exceeding \$200 and not more than \$500, . . . . .	2,527	1,001,795 25
Exceeding \$500 and less than \$1,000, . . . . .	2,650	2,068,440 47
Of \$1,000 or more, . . . . .	1,786	2,289,720 10
To the credit of women, both adult and minor, . . . . .	7,826	2,943,999 95
To the credit of guardians, . . . . .	152	113,620 91
To the credit of religious and charitable associations, . . . . .	136	118,076 94
In trust, . . . . .	1,787	946,410 46

*Schedule A — Detailed Statement of Public Funds.*

	Par Value.	Estimated Market Value.	Amount Invested.
United States 4½s. . . . .	\$300,000	\$326,250 00	\$300,000 00
United States 4s. . . . .	250,000	316,875 00	250,000 00
City of Charlestown, Mass., 6s, . . . . .	40,000	42,800 00	40,000 00
of Lynn, Mass., 4s, . . . . .	63,000	64,260 00	63,000 00
of Haverhill, Mass., 4s, . . . . .	80,000	80,800 00	80,000 00
of Brockton, Mass., 4s, . . . . .	50,000	51,000 00	50,000 00
of Northampton, Mass., 4s, . . . . .	50,000	50,500 00	50,000 00
of Biddeford, Me., 4s, . . . . .	5,000	5,000 00	5,000 00
of Dayton, Ohio, 4s, . . . . .	50,000	50,000 00	50,000 00
Town of Everett, Mass., 6s, . . . . .	5,000	5,350 00	5,000 00
of Weymouth, Mass., 4s, . . . . .	100,000	102,000 00	100,000 00
	\$993,000	\$1,094,835 00	\$993,000 00

*Schedule B — Detailed Statement of Bank Stocks.*

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
90	Atlas Nat'l Bank, Boston, . . . . .	\$9,000	\$10,395 00	\$9,000 00
200	Bunker Hill Nat'l B'k, Boston, . . . . .	20,000	36,550 00	20,000 00
20	Nat'l City Bank, Boston, . . . . .	2,000	2,165 00	2,000 00
75	Nat'l Eagle Bank, Boston, . . . . .	7,500	7,500 00	7,500 00
158	Eliot Nat'l Bank, Boston, . . . . .	15,800	20,382 00	15,800 00
60	Everett Nat'l Bank, Boston, . . . . .	6,000	5,820 00	6,000 00
150	N'l Hide & Leather B'k, Boston, . . . . .	15,000	17,175 00	15,000 00
100	Howard Nat'l Bank, Boston, . . . . .	10,000	10,775 00	10,000 00
22	Massachusetts N'l B'k, Boston, . . . . .	5,500	5,500 00	5,500 00
50	Merchandise N'l Bank, Boston, . . . . .	5,000	5,012 50	5,000 00
42	Naunkeag N'l Bank, Salem, . . . . .	4,200	5,670 00	4,200 00
116	New England N'l B'k, Boston, . . . . .	11,600	16,936 00	11,600 00
43	Second Nat'l Bank, Boston, . . . . .	4,300	6,450 00	4,300 00
50	Shoe & Leather N'l B'k, Boston, . . . . .	5,000	5,050 00	5,000 00
118	State National Bank, Boston, . . . . .	11,800	13,688 00	11,800 00
100	Third Nat'l Bank, Boston, . . . . .	10,000	10,050 00	10,000 00
84	Traders' Nat'l Bank, Boston, . . . . .	8,400	7,917 00	8,400 00
108	Tremont Nat'l Bank, Boston, . . . . .	10,800	10,827 00	10,800 00
200	Nat'l Union Bank, Boston, . . . . .	20,000	28,950 00	20,000 00
100	Nat'l Webster Bank, Boston, . . . . .	10,000	10,262 50	10,000 00
		\$191,900	\$237,075 00	\$191,900 00



*Railroad Bonds.*

	Par Value.	Estimated Market Value.	Amount Invested.
Worcester & Nashua R.R. 5s, . . .	\$50,000	\$53,000 00	\$50,000 00
Old Colony R.R. 7s, . . . . .	50,000	58,125 00	50,000 00
Old Colony R.R. 6s, . . . . .	50,000	56,250 00	50,000 00
Boston & Albany R.R. 6s, . . . .	50,000	56,500 00	50,000 00
Boston & Lowell R.R. 4s, . . . .	50,000	51,250 00	50,000 00
Fitchburg R.R. 4s, . . . . .	100,000	100,000 00	100,000 00
	\$350,000	\$375,125 00	\$350,000 00

## COMMONWEALTH OF MASSACHUSETTS.

SUFFOLK, ss., Nov. 15, 1887.

Personally appeared George F. Tufts, Treasurer of the Warren Institution for Savings, and made oath that the foregoing statement, by him subscribed, is a true and correct statement of all the resources and liabilities of said institution, and that the answers made by him to the foregoing interrogatories contain the whole truth in reference to the matters to which they relate, according to his best knowledge and belief.

Before me,

GEO. S. POOLE, *Justice of the Peace.*

SUFFOLK, ss., Nov. 15, 1887.

Personally appeared Timothy T. Sawyer, Henry Lyon, John Stowell, Isaac P. T. Edmands, Nahum Chapin, Chas. E. Daniels, Nelson Bartlett and Thos. R. B. Edmands, being five or more of the trustees of said corporation, and severally made oath that they have made an examination of the affairs of the bank; that the books and records of said institution indicate the state of affairs as above attested by their treasurer; and that they believe said statement to be true.

Before me,

GEO. S. POOLE, *Justice of the Peace.*

WARREN SAVINGS BANK — WARREN.

Incorporated 1882. Number of corporators, 27.

J. W. CHADSEY, *President.*

E. C. SAWYER, *Clerk.*

SAM'L E. BLAIR, *Treasurer.*

Names of committee charged with the investment of its funds :

S. E. BLAIR, CUTLER MOORE,  
E. F. STRICKLAND, EDWARD FAIRBANKS.  
S. B. RICHARDSON,

Open for business every business day, 9 A.M. to 12 M., 2 to 5 P.M.

STATEMENT.

ASSETS.		LIABILITIES.	
Bank stock as per Schedule, . . . . .	\$10,965 50	Deposits, . . . . .	\$157,152 51
Railroad bonds, . . . . .	21,746 26	Earnings undivided, . . . . .	1,774 03
Loan on railroad bonds, . . . . .	2,600 00	Guaranty fund, . . . . .	1,165 62
Loans on real estate, . . . . .	47,314 74		
Loans on personal security, . . . . .	17,056 47		
Loans to counties, cities or towns (notes), . . . . .	43,000 00		
Deposits in banks, on interest, . . . . .	15,478 34		
Expense account, . . . . .	1,079 65		
Cash on hand, . . . . .	851 20		
	\$160,092 16		\$160,092 16

Loan on Railroad Bonds :—  
On \$4,000 Salem & Lowell R.R. bonds, . . . . . \$2,600 00

Number of outstanding loans which are of an amount not exceeding \$3,000 each, . . . . . 64  
Aggregate amount of the same, . . . . . \$55,771 21

Cash on Deposit in Banks, amount in each :—  
First National Bank, Worcester, . . . . . \$4,213 85  
City National Bank, Springfield, . . . . . 7,856 66  
Springfield Safe Deposit and Trust Company, Springfield, . . . . . 3,407 83

Whole amount of interest or profits received or earned during year ending Oct. 31, 1887, . . . . . \$6,428 38  
Rate and amount of each semi-annual dividend for the year } 2 per cent., { 2,388 34  
ending Oct. 31, 1887, . . . . . } 2 per cent., { 2,673 64

Times for the dividends fixed by the by-laws: April and October.  
Number and amount of deposits (not including dividends) received during the year ending Oct. 31, 1887, . . . . . 1,446 \$77,335 70  
Number and amount of deposits of and exceeding \$300 at any one time during the year ending Oct. 31, 1887, . . . . . 33 17,422 40  
Number and amount of withdrawals (including dividends) during the year ending Oct. 31, 1887, . . . . . 647 49,136 21  
Number of accounts opened during the year ending Oct. 31, 1887, . . . . . 291  
Number of accounts closed during the year ending Oct. 31, 1887, . . . . . 159  
Amount of expenses of the corporation during the year ending Oct. 31, 1887, . . . . . 1,079 65  
Amount of treasurer's bond, . . . . . 10,000 00  
Date of examination by commissioner: December 30.

Total amount of Loans with each specified Rate of Interest, including  
Deposits in Banks on Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$4,213 85	3 per cent.	\$7,856 66	4½ per cent.	\$30,519 00	5½ per cent.
46,407 83	4 “	14,400 00	5 “	22,052 21	6 “

Classification of Depositors' Accounts.

	Number.	Amount.
Whole number, . . . . .	834	—
Of \$50 or less, . . . . .	360	\$6,516 06
Exceeding \$50 and not more than \$100, . . . . .	88	6,221 59
Exceeding \$100 and not more than \$200, . . . . .	129	17,687 56
Exceeding \$200 and not more than \$500, . . . . .	158	49,417 60
Exceeding \$500 and less than \$1,000, . . . . .	64	40,196 75
Of \$1,000 or more, . . . . .	35	37,112 95
To the credit of women, both adult and minor, . . . . .	339	56,206 28
To the credit of guardians, . . . . .	2	1,040 36
To the credit of religious and charitable associations, . . . . .	8	466 60
In trust, . . . . .	13	2,367 37

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
3	N'l B'k of Commerce, Boston,	\$300	\$375 00	\$343 50
12	Tremont Nat'l Bank, Boston, .	1,200	1,260 00	1,272 00
40	First Nat'l Bank, Worcester, .	4,000	8,000 00	8,000 00
10	City Nat'l Bank, Springfield, .	1,000	1,350 00	1,350 00
		\$6,500	\$10,985 00	\$10,965 50

Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Albany R.R. 7s, . . . . .	\$3,000	\$3,360 00	\$3,717 36
Boston & Albany R.R. 6s, . . . . .	12,000	13,590 00	14,397 33
Boston & Providence R.R. 7s, . . . . .	2,000	2,400 00	2,486 72
Boston & Lowell R.R. 5s, . . . . .	1,000	1,095 00	1,144 85
	\$18,000	\$20,445 00	\$21,746 26

## COMMONWEALTH OF MASSACHUSETTS.

WORCESTER, SS., Nov. 14, 1887.

Personally appeared Samuel E. Blair, Treasurer of the Warren Savings Bank, and made oath that the foregoing statement, by him subscribed, is a true and correct statement of all the resources and liabilities of said institution, and that the answers made by him to the foregoing interrogatories contain the whole truth in reference to the matters to which they relate, according to his best knowledge and belief.

Before me,

EMORY C. SAWYER, *Justice of the Peace.*

WORCESTER, SS., Nov. 14, 1887.

Personally appeared E. F. Strickland, Cutler Moore, John W. Tyler, Edw'd Fairbanks and John W. Chadsey, being five or more of the trustees of said corporation, and severally made oath that they have made an examination of the affairs of the bank; that the books and records of said institution indicate the state of affairs as above attested by their treasurer; and that they believe said statement to be true.

Before me,

EMORY C. SAWYER, *Justice of the Peace.*



WATERTOWN SAVINGS BANK — WATERTOWN.

Incorporated 1870. Number of corporators, 29.

ALFRED HOSMER, *President.*

GEORGE E. PRIEST, *Treasurer.*

WARD M. OTIS, *Clerk.*

Names of committee charged with the investment of its funds :

ALFRED HOSMER,

A. O. DAVIDSON.

WM. H. INGRAHAM.

Open for business every business day, 9 A.M. to 12 M.; and Thursday, 7 to 8.45 P.M.

STATEMENT.

ASSETS.		LIABILITIES.	
Public funds as per Schedule A,	\$23,605 00	Deposits, . . . . .	\$319,394 34
Bank stock as per Schedule B, .	47,612 87	Earnings undivided, . .	5,292 14
Railroad bonds, . . . . .	58,370 00	Guaranty fund, . . . .	7,000 00
Loans on real estate, . . . .	186,902 96		
Loans to counties, cities or towns (notes), . . . . .	5,000 00		
Deposits in banks, on interest, .	9,929 06		
Expense account, . . . . .	6 10		
Cash on hand, . . . . .	260 49		
	\$331,686 48		\$331,686 48

Number of outstanding loans which are of an amount not exceeding \$3,000 each, . . . . . 75

Aggregate amount of the same, . . . . . \$98,466 00

Cash on Deposit in Banks, amount in each : —

Boston Safe Deposit and Trust Company, Boston, . . . . . \$6,980 37

Union Market National Bank, Watertown, . . . . . 2,948 69

Whole amount of interest or profits received or earned during year ending Oct. 31, 1887, . . . . . \$16,909 75

Rate and amount of each semi-annual dividend for the year } 2 per cent., { 5,675 76

ending Oct. 31, 1887, . . . . . } 2 per cent., { 5,890 21

Times for the dividends fixed by the by-laws: first Wednesday in April and October.

Number and amount of deposits (not including dividends) received during the year ending Oct. 31, 1887, . . . . . 1,309 \$74,028 59

Number and amount of deposits of and exceeding \$300 at any one time during the year ending Oct. 31, 1887, . . . . . 50 28,087 95

Number and amount of withdrawals (including dividends) during the year ending Oct. 31, 1887, . . . . . 624 63,997 45

Number of accounts opened during the year ending Oct. 31, 1887, . . 215

Number of accounts closed during the year ending Oct. 31, 1887, . . 133

Amount of expenses of the corporation during the year ending Oct. 31, 1887, . . . . . 2,038 05

Amount of treasurer's bond, . . . . . 5,000 00

Date of examination by commissioner: June 1.

*Total amount of Loans with each specified Rate of Interest, including  
Deposits in Banks on Interest.*

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$6,980 37	2 per cent.	\$64,450 00	5 per cent.	\$1,100 00	6½ per cent.
2,948 69	2½ “	35,400 00	5½ “	5,450 00	7 “
5,000 00	4 “	77,052 96	6 “	3,450 00	8 “

*Classification of Depositors' Accounts.*

	Number.	Amount.
Whole number, . . . . .	1,140	-
Of \$50 or less, . . . . .	389	\$7,521 46
Exceeding \$50 and not more than \$100, . . . . .	144	10,085 39
Exceeding \$100 and not more than \$200, . . . . .	161	21,962 41
Exceeding \$200 and not more than \$500, . . . . .	211	68,339 80
Exceeding \$500 and less than \$1,000, . . . . .	147	104,630 48
Of \$1,000 or more, . . . . .	88	106,854 80
To the credit of women, both adult and minor, . . . . .	498	139,922 23
To the credit of guardians, . . . . .	4	1,006 17
To the credit of religious and charitable associations, . . . . .	27	12,461 79
In trust, . . . . .	130	29,303 92

*Schedule A—Detailed Statement of Public Funds.*

	Par Value.	Estimated Market Value.	Amount Invested.
City of Bangor, Me., 6s, . . . . .	\$2,000	\$2,400 00	\$2,100 00*
of Charlestown, Mass., 6s, . . . . .	3,000	3,135 00	3,000 00
of Fitchburg, Mass., 6s, . . . . .	1,000	1,095 00	1,100 00
of Newton, Mass., 5s, . . . . .	2,000	2,260 00	2,340 00
of Newton, Mass., 6s, . . . . .	1,000	1,250 00	1,195 00
of Cambridge, Mass., 6s, . . . . .	6,000	7,500 00	7,080 00
of Newburyport, Mass., 6s, . . . . .	1,000	1,000 00	1,000 00
of Boston, Mass., 6s, . . . . .	1,000	1,230 00	1,190 00
Town of Arlington, Mass., 6s, . . . . .	4,000	4,320 00	4,000 00
of Brookline, Mass., 7s, . . . . .	500	625 00	600 00
	\$21,500	\$24,815 00	\$23,605 00

\* This was a legal investment when made.

*Schedule B—Detailed Statement of Bank Stocks.*

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
20	National Bank of the Common- wealth, Boston, . . . . .	\$2,000	\$2,740 00	\$2,000 00
25	Blackstone Nat'l Bank, Boston,	2,500	2,675 00	2,700 00
12	Metropolitan N'l Bank, Boston,	1,200	1,362 00	1,240 00
32	Market Nat'l Bank, Boston, . .	3,200	2,912 00	3,200 00
10	Nat'l Exchange B'k, Boston, . .	1,000	1,250 00	1,275 00
50	Continental Nat'l B'k, Boston,	5,000	6,000 00	5,600 00
19	National Webster B'k, Boston,	1,900	1,957 00	2,014 00
20	N'l B'k of No. America, Boston,	2,000	2,040 00	2,155 00
25	Boston Nat'l Bank, Boston, . .	2,500	2,975 00	2,800 00
20	Manufacturers' N'l B'k, Boston,	2,000	1,880 00	2,000 00
21	Massachusetts N'l B'k, Boston,	5,250	4,285 00	6,037 50
40	Third National Bank, Boston,	4,000	4,010 00	4,000 00
25	Globe Nat'l Bank, Boston, . . .	2,500	2,300 00	2,684 37
20	National Eagle Bank, Boston,	2,000	2,032 50	2,255 00
25	Shoe & Leather N'l B'k, Boston,	2,500	2,500 00	2,725 00
20	Central Nat'l Bank, Boston, . .	2,000	2,600 00	2,000 00
12	Traders' Nat'l Bank, Boston, . .	1,200	1,140 00	1,227 00
12	Union Market National Bank, Watertown, . . . . .	1,200	1,668 00	1,700 00
		\$43,950	\$46,326 50	\$47,612 87

*Railroad Bonds.*

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Maine R.R. 7s, . . . . .	\$5,000	\$5,625 00	\$5,200 00
Cheshire R.R. 6s, . . . . .	1,500	1,575 00	1,657 50
Boston, Clinton, Fitchburg & New Bedford R.R. 5s, . . . . .	2,000	2,200 00	2,357 50
Leeds & Farmington R.R. 6s. . . . .	3,000	3,300 00	3,573 75
Boston & Lowell R.R. 4s, . . . . .	5,000	4,950 00	5,187 50
Fitchburg R.R. 4s, . . . . .	10,000	9,800 00	10,050 00
Boston & Lowell R.R. 5s, . . . . .	5,000	5,250 00	5,662 50
Boston & Albany R.R. 7s, . . . . .	10,000	11,100 00	10,000 00
Conn. & Passumpsic Rivers R.R. 7s,	4,000	4,400 00	4,000 00*
Fitchburg R.R. 4½s, . . . . .	5,000	5,000 00	5,137 50
Vermont and Massachusetts R.R. 5s,	5,000	5,300 00	5,543 75
	\$55,500	\$58,500 00	\$58,370 00

\* This was a legal investment when made.

## COMMONWEALTH OF MASSACHUSETTS.

MIDDLESEX, ss.

WATERTOWN, Dec. 1, 1887.

Personally appeared Geo. E. Priest, Treasurer of the Watertown Savings Bank, and made oath that the foregoing statement, by him subscribed, is a true and correct statement of all the resources and liabilities of said institution, and that the answers made by him to the foregoing interrogatories contain the whole truth in reference to the matters to which they relate, according to his best knowledge and belief.

Before me,

WM. H. INGRAHAM, *Justice of the Peace.*

MIDDLESEX, ss.

WATERTOWN, Dec. 1, 1887.

Personally appeared Chas. W. Stone, Chas. B. Gardner, Edw'd B. Eaton, Wm. H. Ingraham and Ward M. Otis, being five or more of the trustees of said corporation, and severally made oath that they have made an examination of the affairs of the bank; that the books and records of said institution indicate the state of affairs as above attested by their treasurer; and that they believe said statement to be true.

Before me,

WM. E. FARWELL, *Justice of the Peace.*

WATERTOWN, Dec. 27, 1887.

According to my best knowledge and belief, the annexed statement, subscribed by Geo. E. Priest, Treasurer, and sworn to on the first day of the present month, is a true and correct statement of all the resources and liabilities of the Watertown Savings Bank; and the answers made by him in that connection contain the whole truth in reference to the matters to which they relate.

A. HOSMER, *President.*

MIDDLESEX, ss.

WATERTOWN, Dec. 27, 1887.

Personally appeared A. Hosmer, President of the Watertown Savings Bank, and made oath that the above statement, by him subscribed, is true.

Before me,

WM. E. FARWELL, *Justice of the Peace.*



WEBSTER FIVE CENTS SAVINGS BANK—WEBSTER.

Incorporated 1868. Number of corporators, 51.

CYRUS SPAULDING, *President.*

F. A. STOCKWELL, *Treasurer.*

L. E. PATTISON, *Clerk.*

Names of committee charged with the investment of its funds :

CYRUS SPAULDING,

DARIUS WOOD,

WALDO JOHNSON,

L. R. EDDY,

E. P. MORTON.

Open for business every business day, except Saturday, 9 A.M to 12 M., 2 to 4 P.M. ;  
Saturday, 9 A.M. to 12 M., and 6 to 8 P.M.

STATEMENT.

ASSETS.		LIABILITIES.	
Public funds as per Schedule A,	\$10,000 00	Deposits, . . . . .	\$683,091 00
Bank stock as per Schedule B, .	80,800 00	Earnings undivided, .	7,118 16
Loans on bank stock, . . . . .	3,700 00	Guaranty fund, . . . . .	11,336 26
Railroad bonds, . . . . .	87,000 00		
Real estate by foreclosure, . . .	200 00		
Loans on real estate, . . . . .	372,941 75		
Loans on personal security, . . .	86,257 94		
Loans to counties, cities or towns			
(notes), . . . . .	21,000 00		
Deposit in bank, on interest, . .	21,670 48		
Expense account, . . . . .	780 68		
Premium account, . . . . .	16,430 00		
Cash on hand, . . . . .	764 57		
	\$701,545 42		\$701,545 42

Loans on Bank Stock, amount on each : —

On 10 shares Oxford National Bank, Oxford, . . . . . \$500 00

On 40 shares Home National Bank, Holyoke, . . . . . 3,200 00

Value (by books) of real estate, held by foreclosure or otherwise, . . . \$200 00

Assessed value of the same, . . . . . 200 00

Number of outstanding loans which are of an amount not exceeding \$3,000

each, . . . . . 298

Aggregate amount of the same, . . . . . 248,612 53

Cash on Deposit in Bank : —

First National Bank, Webster, . . . . . \$21,670 48

Whole amount of interest or profits received or earned during year ending

Oct. 31, 1887, . . . . . \$33,023 79

Rate and amount of each semi-annual dividend for the year } 2 per cent., {

ending Oct. 31, 1887, . . . . . } 2 per cent., { 11,184 91

12,129 00

Times for the dividends fixed by the by-laws : January 1 and July 1.

Number and amount of deposits (not including dividends) received during the year ending Oct. 31, 1887, . . . . .	2,791	\$176,934 95
Number and amount of deposits of and exceeding \$300 at any one time during the year ending Oct. 31, 1887, . . . . .	111	58,448 81
Number and amount of withdrawals (including dividends) during the year ending Oct. 31, 1887, . . . . .	1,067	122,771 64
Number of accounts opened during the year ending Oct. 31, 1887, . . . . .	455	
Number of accounts closed during the year ending Oct. 31, 1887, . . . . .	227	
Amount of expenses of the corporation during the year ending Oct. 31, 1887, . . . . .		1,581 00
Amount of treasurer's bond, . . . . .		20,000 00
Date of examination by commissioner: June 24.		

*Total amount of Loans with each specified Rate of Interest, including Deposits in Banks on Interest.*

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$21,670 48	2 $\frac{3}{4}$ per cent.	\$148,136 78	5 per cent.	\$104,150 00	5 $\frac{1}{2}$ per cent.
21,000 00	4 " "	7,500 00	5 $\frac{1}{4}$ " "	191,112 91	6 " "
12,000 00	4 $\frac{3}{4}$ " "				

*Classification of Depositors' Accounts.*

	Number.	Amount.
Whole number, . . . . .	2,921	-
Of \$50 or less, . . . . .	1,132	\$16,373 66
Exceeding \$50 and not more than \$100, . . . . .	315	20,072 69
Exceeding \$100 and not more than \$200, . . . . .	429	57,434 73
Exceeding \$200 and not more than \$500, . . . . .	498	161,228 55
Exceeding \$500 and less than \$1,000, . . . . .	383	240,303 90
Of \$1,000 or more, . . . . .	164	187,677 47
To the credit of women, both adult and minor, . . . . .	1,244	274,115 47
To the credit of guardians, . . . . .	14	7,755 21
To the credit of religious and charitable associations, . . . . .	24	7,208 87
In trust, . . . . .	75	35,526 26

*Schedule A — Detailed Statement of Public Funds.*

	Par Value.	Estimated Market Value.	Amount Invested.
Town of Pawtucket, R. I., 5s, . . . . .	\$5,000	\$5,500 00	\$5,000 00
District of Columbia 7s, . . . . .	5,000	6,500 00	5,000 00
	\$10,000	\$12,000 00	\$10,000 00

*Schedule B—Detailed Statement of Bank Stocks.*

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
61	Quinsigamond Nat'l Bank, Worcester, . . . . .	\$6,100	\$7,198 00	\$6,100 00
80	Worcester N'l B'k, Worcester, . . . . .	8,000	11,200 00	8,000 00
23	Mechanics' N'l B'k, Worcester, . . . . .	2,300	2,975 00	2,300 00
12	First Nat'l Bank, Worcester, . . . . .	1,200	2,300 00	1,200 00
23	City Nat'l Bank, Worcester, . . . . .	2,300	2,792 00	2,300 00
5	Southbridge Nat'l Bank, South- bridge, . . . . .	500	650 00	500 00
38	Oxford Nat'l Bank, Oxford, . . . . .	3,800	4,000 00	3,800 00
10	Grafton Nat'l Bank, Grafton, . . . . .	1,000	1,000 00	1,000 00
23	First Nat'l Bank, Barre, . . . . .	2,300	2,500 00	2,300 00
10	First Nat'l B'k, Newburyport, . . . . .	1,000	1,250 00	1,000 00
112	First Nat'l Bank, Webster, . . . . .	11,200	12,900 00	11,200 00
19	Boylston Nat'l Bank, Boston, . . . . .	1,900	2,500 00	1,900 00
74	Shoe & Leather N'l B'k, Boston, . . . . .	7,400	7,475 00	7,400 00
10	State Nat'l Bank, Boston, . . . . .	1,000	1,170 00	1,000 00
36	Nat'l Revere Bank, Boston, . . . . .	3,600	4,500 00	3,600 00
10	Merchants' Nat'l Bank, Boston, . . . . .	1,000	1,400 00	1,000 00
64	Nat'l Webster Bank, Boston, . . . . .	6,400	6,550 00	6,400 00
48	Blackstone Nat'l Bank, Boston, . . . . .	4,800	5,100 00	4,800 00
34	Atlas Nat'l Bank, Boston, . . . . .	3,400	4,000 00	3,400 00
4	N'l Hide & Leather B'k, Boston, . . . . .	400	450 00	400 00
50	Old Boston Nat'l Bank, Boston, . . . . .	2,500	2,900 00	2,500 00
10	Eliot Nat'l Bank, Boston, . . . . .	1,000	1,275 00	1,000 00
5	Nat'l Eagle Bank, Boston, . . . . .	500	500 00	500 00
2	Nat'l City Bank, Boston, . . . . .	200	215 00	200 00
20	Lincoln Nat'l Bank, Boston, . . . . .	2,000	2,200 00	2,000 00
50	Uncas Nat'l B'k, Norwich, Ct. . . . .	2,500	2,500 00	2,500 00
25	First Nat'l Bank, Norwich, Ct. . . . .	2,500	2,500 00	2,500 00
		\$80,800	\$94,000 00	\$80,800 00

*Railroad Bonds.*

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Albany R.R. 7s, . . . . .	\$5,000	\$5,555 00	\$5,000 00
Old Colony R.R. 7s, . . . . .	12,000	13,368 00	12,000 00
Old Colony R.R. 6s, . . . . .	10,000	11,100 00	10,000 00
Boston, Revere Beach & Lynn R.R. 6s, . . . . .	10,000	11,100 00	10,000 00
Boston, Clinton, Fitchburg & New Bedford R.R. 5s, . . . . .	10,000	11,000 00	10,000 00
Boston, Winthrop & Shore R.R. 5s, . . . . .	10,000	10,600 00	10,000 00
Vermont & Massachusetts R.R. 5s, . . . . .	10,000	10,500 00	10,000 00
Lowell & Lawrence R.R. 6s, . . . . .	5,000	5,555 00	5,000 00
Newport & Richford R.R. 5s, . . . . .	5,000	5,350 00	5,000 00*
Fitchburg R.R. 5s, . . . . .	10,000	10,000 00	10,000 00
	\$87,000	\$94,128 00	\$87,000 00

\* This was a legal investment when made.

## COMMONWEALTH OF MASSACHUSETTS.

WORCESTER, ss., Nov. 7, 1887.

Personally appeared F. A. Stockwell, Treasurer of the Webster Five Cents Savings Bank, and made oath that the foregoing statement, by him subscribed, is a true and correct statement of all the resources and liabilities of said institution, and that the answers made by him to the foregoing interrogatories contain the whole truth in reference to the matters to which they relate, according to his best knowledge and belief.

Before me, EDWARD L. SPALDING, *Justice of the Peace.*

WORCESTER, ss., Nov. 7, 1887.

Personally appeared Cyrus Spaulding, Waldo Johnson, L. R. Eddy, Darius Wood and Josiah Perry, being five or more of the trustees of said corporation, and severally made oath that they have made an examination of the affairs of the bank; that the books and records of said institution indicate the state of affairs as above attested by their treasurer; and that they believe said statement to be true.

Before me, EDWARD L. SPALDING, *Justice of the Peace.*



## WELLFLEET SAVINGS BANK—WELLFLEET.

Incorporated 1863. Number of corporators, 57.

SIMEON ATWOOD, *President.*THOMAS KEMP, *Clerk.*THOMAS KEMP, *Treasurer.*

Names of committee charged with the investment of its funds :

SIMEON ATWOOD,

JOHN SWETT,

ISAIAH C. YOUNG,

JESSE H. FREEMAN.

Open for business every business day, 9 A.M. to 12 M., and 1 to 4 P.M.

## STATEMENT.

ASSETS.		LIABILITIES.	
Public funds as per Schedule A,	\$29,843 75	Deposits, . . . .	\$331,086 48
Bank stock as per Schedule B, .	111,900 00	Earnings undivided, .	7,725 79
Loan on bank stock, . . . .	100 00	Guaranty fund, . .	16,551 31
Railroad bonds, . . . . .	45,324 08	Surplus, . . . . .	414 42
Real estate (for banking purposes), . . . . .	2,000 00		
Real estate by foreclosure, . .	7,500 00		
Loans on real estate, . . . .	125,222 57		
Loans on personal security, . .	18,085 10		
Loans to counties, cities, or towns (notes), . . . . .	3,400 00		
Deposit in bank, on interest, .	9,453 04		
Cash on hand, . . . . .	2,949 46		
	<u>\$355,778 00</u>		<u>\$355,778 00</u>

## Loan on Bank Stock :—

On 1 share First National Bank, Provincetown, . . . . .	\$100 00
Invested in real estate (for banking purposes), . . . . .	\$2,000 00
Estimated value of the same, . . . . .	3,000 00
Assessed value of the same, . . . . .	3,000 00
Net income received from same during year ending Oct. 31, 1887, . .	58 38
Value (by books) of other real estate, held by foreclosure or otherwise, .	7,500 00
Assessed value of the same, . . . . .	6,000 00
Net income received from same during year ending Oct. 31, 1887, . .	409 00
Number of outstanding loans which are of an amount not exceeding \$3,000 each, . . . . .	80
Aggregate amount of the same, . . . . .	56,407 57

## Cash on Deposit in Bank :—

Blackstone National Bank, Boston, . . . . .	\$9,453 04
Whole amount of interest or profits received or earned during year ending Oct. 31, 1887, . . . . .	\$21,779 67
Rate and amount of each semi-annual dividend for the year } 2 per cent., {	6,315 29
ending Oct. 31, 1887, . . . . . } 2 per cent., {	6,242 48
Times for the dividends fixed by the by-laws: January and July.	
Number and amount of deposits (not including dividends) received during the year ending Oct. 31, 1887, . . . . .	378 \$40,774 26
Number and amount of deposits of and exceeding \$300 at any one time during the year ending Oct. 31, 1887, . . . . .	38 \$20,598 15

Number and amount of withdrawals (including dividends) during the year ending Oct. 31, 1887, . . . . .	494	\$43,000 96
Number of accounts opened during the year ending Oct. 31, 1887, . . . . .	106	
Number of accounts closed during the year ending Oct. 31, 1887, . . . . .	96	
Amount of expenses of the corporation during the year ending Oct. 31, 1887, . . . . .	1,491	27
Amount of treasurer's bond, . . . . .	20,000	00
Date of examination by commissioner: September 7.		

*Total amount of Loans with each specified Rate of Interest, including  
Deposits in Banks on Interest.*

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$9,453 04	2½ per cent.	\$83,150 00	5 per cent.	\$63,657 67	6 per cent.

*Classification of Depositors' Accounts.*

	Number.	Amount.
Whole number, . . . . .	1,014	-
Of \$50 or less, . . . . .	269	\$5,567 58
Exceeding \$50 and not more than \$100, . . . . .	110	6,802 72
Exceeding \$100 and not more than \$200, . . . . .	149	20,322 44
Exceeding \$200 and not more than \$500, . . . . .	220	76,260 07
Exceeding \$500 and less than \$1,000, . . . . .	183	131,103 02
Of \$1,000 or more, . . . . .	83	91,030 65
To the credit of women, both adult and minor, . . . . .	416	114,871 10
To the credit of guardians, . . . . .	13	5,151 83
To the credit of religious and charitable associations, . . . . .	14	4,511 26
In trust, . . . . .	103	45,113 84

*Schedule A — Detailed Statement of Public Funds.*

	Par Value.	Estimated Market Value.	Amount Invested.
City of Grand Rapids, Mich., 8s, . . . . .	\$15,000	\$19,050 00	\$19,460 42
of Dayton, Ohio, 4s, . . . . .	10,000	10,400 00	10,383 33
	\$25,000	\$29,450 00	\$29,843 75

*Schedule B — Detailed Statement of Bank Stocks.*

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
9	Traders' N'l Bank, Boston, . . . . .	\$900	\$864 00	\$900 00
50	N'l B'k of the Republic, Boston, . . . . .	5,000	7,050 00	5,000 00
50	Atlas Nat'l Bank, Boston, . . . . .	5,000	6,100 00	5,000 00
150	Third Nat'l Bank, Boston, . . . . .	15,000	15,150 00	10,000 00
50	State Nat'l Bank, Boston, . . . . .	5,000	6,000 00	5,000 00
40	National Eagle B'k, Boston, . . . . .	4,000	4,240 00	4,000 00

*Schedule B—Concluded.*

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
40	Hamilton Nat'l B'k, Boston, .	\$4,000	\$5,000 00	\$4,000 00
70	Tremont Nat'l Bank, Boston, .	7,000	7,210 00	7,000 00
50	Old Boston Nat'l Bank, Boston,	2,500	3,000 00	2,500 00
27	N'l Hide & Leather B'k, Boston,	2,700	3,159 00	2,700 00
75	Central Nat'l Bank, Boston, .	7,500	9,750 00	8,500 00
87	Blackstone Nat'l Bank, Boston,	8,700	9,744 00	8,700 00
61	Manufacturers' N'l B'k, Boston,	6,100	5,938 00	6,100 00
30	Suffolk Nat'l Bank, Boston, .	3,000	3,510 00	3,000 00
30	N'l B'k of Commerce, Boston,	3,000	3,840 00	3,000 00
80	Freeman's Nat'l Bank, Boston,	8,000	8,000 00	8,000 00
8	Shoe & Leather N'l B'k, Boston,	800	840 00	800 00
50	Shawmut Nat'l Bank, Boston, .	5,000	6,350 00	5,000 00
50	Eliot Nat'l Bank, Boston, .	5,000	6,650 00	5,000 00
42	Globe Nat'l Bank, Boston, .	4,200	4,032 00	4,200 00
20	Faneuil Hall N'l B'k, Boston,	2,000	2,800 00	2,000 00
35	Nat'l Webster Bank, Boston, .	3,500	3,675 00	3,500 00
80	Continental N'l Bank, Boston,	8,000	9,840 00	8,000 00
		\$115,900	\$132,742 00	\$111,900 00

*Railroad Bonds.*

	Par Value.	Estimated Market Value.	Amount Invested.
Newport & Richford R.R. 5s, . . .	\$5,000	\$5,500 00	\$5,000 00*
Vermont & Massachusetts R.R. 5s, .	5,000	5,712 00	5,000 00
Boston & Lowell R.R. 7s, . . .	16,000	19,576 00	20,119 11
Mansfield & Framingham R.R. 7s, .	7,000	7,700 00	8,029 00
Fitchburg R.R. 4s, . . . . .	7,000	7,175 00	7,175 97
	\$40,000	\$45,663 00	\$45,324 08

## COMMONWEALTH OF MASSACHUSETTS.

BARNSTABLE, ss., Nov. 26, 1887.

Personally appeared Thomas Kemp, Treasurer of the Wellfleet Savings Bank, and made oath that the foregoing statement, by him subscribed, is a true and correct statement of all the resources and liabilities of said institution, and that the answers made by him to the foregoing interrogatories contain the whole truth in reference to the matters to which they relate, according to his best knowledge and belief.

Before me,

SIMEON ATWOOD, *Justice of the Peace.*

BARNSTABLE, ss., Nov. 26, 1887.

Personally appeared Simeon Atwood, James Swett, John Swett, T. A. Daniels, Warren Newcomb and I. C. Young, being five or more of the trustees of said corporation, and severally made oath that they have made an examination of the affairs of the bank; that the books and records of said institution indicate the state of affairs as above attested by their treasurer; and that they believe said statement to be true.

Before me,

WM. H. TURMAN, *Justice of the Peace.*

\* This was a legal investment when made.



## WESTBOROUGH SAVINGS BANK—WESTBOROUGH.

Incorporated 1869. Number of corporators, 53.

EDWIN BULLARD, *President.*GEO. O. BRIGHAM, *Treasurer.*W. D. FORBES, *Clerk.*

Names of committee charged with the investment of its funds :

EDWIN BULLARD,

W. H. SIBLEY,

REUBEN BOYNTON,

MOSES POLLARD,

C. WHITNEY,

WM. R. GOULD.

Open for business every business day, 9 A.M. to 12 M., and 2 to 4 P.M.

## STATEMENT.

ASSETS.		LIABILITIES.	
Public funds as per Schedule A,	\$52,500 00	Deposits, . . . . .	\$634,212 33
Bank stock as per Schedule B, . .	48,400 00	Earnings undivided, . . . . .	13,289 18
Loans on bank stock, . . . . .	2,620 00	Guaranty fund, . . . . .	18,400 00
Railroad bonds, . . . . .	14,000 00	Suspense account, . . . . .	983 00
Real estate by foreclosure, . . . .	22,852 63		
Loans on real estate, . . . . .	416,865 52		
Loans on personal security, . . . .	75,968 40		
Loans to counties, cities or towns			
(notes), . . . . .	15,000 00		
Deposits in banks, on interest, . .	9,880 31		
Deposit in bank, not on interest, .	8,495 90		
Expense account, . . . . .	301 75		
	\$666,884 51		\$666,884 51

Loans on Bank Stock, amount on each :—

On 30 shares First National Bank, Westborough, . . . . .	\$2,500 00
On 3 shares First National Bank, Westborough, . . . . .	120 00
Value (by books) of real estate, held by foreclosure or otherwise, . . . .	\$22,852 63
Assessed value of the same, . . . . .	22,745 00
Net income received from same during year ending Oct. 31, 1887, . . . .	1,463 20
Number of outstanding loans which are of an amount not exceeding \$3,000	
each, . . . . .	273
Aggregate amount of the same, . . . . .	285,203 62

Cash on Deposit in Banks, amount in each :—

National Bank of the Commonwealth, Boston, . . . . .	\$2,485 54
First National Bank, Worcester, . . . . .	3,851 60
City National Bank, Worcester, . . . . .	3,543 17
First National Bank, Westborough, . . . . .	8,495 90

Whole amount of interest or profits received or earned during year ending

Oct. 31, 1887, . . . . .	\$31,861 20
Rate and amount of each semi-annual dividend for the year } 2 per cent., {	11,572 64
ending Oct. 31, 1887, . . . . . } 2½ per cent., {	15,021 81
Times for the dividends fixed by the by-laws : February and August.	



Number and amount of deposits (not including dividends) received during the year ending Oct. 31, 1887, . . . . .	1,920	\$124,670 66
Number and amount of deposits of and exceeding \$300 at any one time during the year ending Oct. 31, 1887, . . . . .	87	52,757 21
Number and amount of withdrawals (including dividends) during the year ending Oct. 31, 1887, . . . . .	1,248	127,017 52
Number of accounts opened during the year ending Oct. 31, 1887, . . . . .	429	
Number of accounts closed during the year ending Oct. 31, 1887, . . . . .	308	
Amount of expenses of the corporation during the year ending Oct. 31, 1887, . . . . .		1,219 05
Amount of treasurer's bond, . . . . .		20,000 00
Date of examination by commissioner: January 28.		

*Total amount of Loans with each specified Rate of Interest, including Deposits in Bank on Interest.*

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$2,485 54 7,394 77	2½ per cent. 3 “	\$11,500 00 49,900 00	4 per cent. 5 “	\$22,000 00 427,053 92	5½ per cent. 6 “

*Classification of Depositors' Accounts.*

	Number.	Amount.
Whole number, . . . . .	2,130	—
Of \$50 or less, . . . . .	751	\$12,437 08
Exceeding \$50 and not more than \$100, . . . . .	207	13,963 66
Exceeding \$100 and not more than \$200, . . . . .	303	40,617 77
Exceeding \$200 and not more than \$500, . . . . .	393	124,265 04
Exceeding \$500 and less than \$1,000, . . . . .	258	179,630 42
Of \$1,000 or more, . . . . .	218	263,298 36
To the credit of women, both adnlt and minor, . . . . .	1,189	312,674 40
To the credit of guardians, . . . . .	15	8,188 69
To the credit of religious and charitable associations, . . . . .	15	5,724 19
In trust, . . . . .	56	31,501 19

*Schedule A—Detailed Statement of Public Funds.*

	Par Value.	Estimated Market Value.	Amount Invested.
Town of Westborough, Mass., 5s, . . . . .	\$10,000	\$11,300 00	\$10,000 00
of Westborough, Mass., 4s, . . . . .	40,000	40,000 00	40,000 00
City of Rockland, Me., 6s, . . . . .	2,500	2,500 00	2,500 00*
	\$52,500	\$53,800 00	\$52,500 00

\* This was a legal investment when made.

*Schedule B — Detailed Statement of Bank Stocks.*

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
109	First Nat'l Bank, Westboro', .	\$10,900	\$12,426 00	\$10,900 00
20	Millbury Nat'l Bank, Millbury,	2,000	2,500 00	2,000 00
50	First Nat'l Bank, Marlboro', .	5,000	5,250 00	5,000 00
5	Grafton Nat'l Bank, Grafton, .	500	550 00	500 00
20	Northboro' N'l B'k, Northboro',	2,000	2,400 00	2,000 00
10	Hopkinton N'l B'k, Hopkinton,	1,000	1,100 00	1,000 00
22	City Nat'l Bank, Worcester, .	2,200	2,948 00	2,200 00
15	Quinsigamond N'l Bank, Worcester,	1,500	1,800 00	1,500 00
36	Tremont Nat'l Bank, Boston, .	3,600	3,600 00	3,600 00
46	Traders' Nat'l Bank, Boston, .	4,600	4,324 00	4,600 00
42	Merchants' Nat'l Bank, Boston,	4,200	5,880 00	4,200 00
20	N'l B'k of Redemption, Boston,	2,000	2,540 00	2,000 00
19	N'l Hide & Leather B'k, Boston,	1,900	2,090 00	1,900 00
16	Glebe Nat'l Bank, Boston, .	1,600	1,472 00	1,600 00
10	N'l B'k of the Republic, Boston,	1,000	1,400 00	1,000 00
30	Everett Nat'l Bank, Boston, .	3,000	2,820 00	3,000 00
6	New England N'l B'k, Boston,	600	876 00	600 00
8	N'l B'k of Commerce, Boston,	800	976 00	800 00
		\$48,400	\$54,952 00	\$48,400 00

*Railroad Bonds.*

	Par Value.	Estimated Market Value.	Amount Invested.
Fitchburg R.R. 6s, . . . . .	\$1,000	\$1,100 00	\$1,000 00
Fitchburg R.R. 4s, . . . . .	10,000	9,800 00	10,000 00
Boston, Clinton & Fitchburg R.R. 7s,	2,000	2,100 00	2,000 00
Maine Central R.R. 5s, . . . . .	1,000	1,030 00	1,000 00
	\$14,000	\$14,030 00	\$14,000 00

## COMMONWEALTH OF MASSACHUSETTS.

WORCESTER, ss., Nov. 14, 1887.

Personally appeared Geo. O. Brigham, Treasurer of the Westborough Savings Bank, and made oath that the foregoing statement, by him subscribed, is a true and correct statement of all the resources and liabilities of said institution, and that the answers made by him to the foregoing interrogatories contain the whole truth in reference to the matters to which they relate, according to his best knowledge and belief.

Before me,

W. A. REED, *Justice of the Peace.*

WORCESTER, ss., Nov. 14, 1887.

Personally appeared Edwin Bullard, A. L. Boynton, Hubbard Wilson, Geo. M. Tewksbury and M. H. Walker, being five or more of the trustees of said corporation, and severally made oath that they have made an examination of the affairs of the bank; that the books and records of said institution indicate the state of affairs as above attested by their treasurer; and that they believe said statement to be true.

Before me,

W. A. REED, *Justice of the Peace.*

## WESTFIELD SAVINGS BANK—WESTFIELD.

Incorporated 1853. Number of corporators, 53.

SAM'L FOWLER, *President*.V. W. CROWSON, *Treasurer*.V. W. CROWSON, *Clerk*.

Names of committee charged with the investment of its funds:

HENRY HOOKER,

CHAS. I. SNOW.

OWEN ROCKWELL,

Open for business every business day, 9 A.M. to 3 P.M.

## STATEMENT.

ASSETS.		LIABILITIES.	
Public funds as per Schedule A,	\$171,000 00	Deposits, . . . .	\$898,416 11
Loan on public funds, . . . .	100 00	Earnings undivided, . . . .	8,900 00
Bank stock as per Schedule B, . .	64,500 00	Guaranty fund, . . . .	21,122 62
Loan on bank stock, . . . .	6,024 47	Dividends on bank	
Real estate by foreclosure, . . . .	26,479 85	stock held as col-	
Loans on real estate, . . . .	594,702 84	lateral, . . . .	117 43
Loans on personal security, . . . .	32,373 28	Interest account, . . . .	7,027 59
Loans to counties, cities or towns		Rent account, . . . .	4,523 51
(notes), . . . .	16,000 00		
Deposits in banks, not on in-			
terest, . . . .	9,771 34		
Expense account, . . . .	747 20		
Tax account, . . . .	38 20		
Premium account, . . . .	16,657 84		
Expenses and taxes on real			
estate by foreclosure, . . . .	611 15		
Cash on hand, . . . .	1,101 09		
	\$940,107 26		\$940,107 26

## Loan on Public Funds:—

On \$100 United States 4s, . . . . . \$100 00

## Loan on Bank Stock:—

On 62 shares First National Bank, Westfield, . . . . . \$6,024 47

Value (by books) of real estate, held by foreclosure or otherwise, . . . . \$26,479 85

Assessed value of the same, . . . . . 21,650 00.

Net income received from same during year ending Oct. 31, 1887, . . . . 944 58

Number of outstanding loans which are of an amount not exceeding \$3,000  
each, . . . . . 323

Aggregate amount of the same, . . . . . 327,076 28

## Cash on Deposit in Banks, amount in each:—

First National Bank, Westfield, . . . . . \$9,570 98

Springfield Safe Deposit and Trust Company, Springfield, . . . . . 200 36

## Whole amount of interest or profits received or earned during year ending

Oct. 31, 1887, . . . . . \$43,372 96

Rate and amount of each semi-annual dividend for the year } 2 per cent., { 17,500 68  
ending Oct. 31, 1887, . . . . . } 2 per cent., { 17,540 92

Times for the dividends fixed by the by-laws: January 10 and July 10.

Number and amount of deposits (not including dividends) received during the year ending Oct. 31, 1887, . . . . .	2,717	\$183,191 16
Number and amount of deposits of and exceeding \$300 at any one time during the year ending Oct. 31, 1887, . . . . .	136	79,445 77
Number and amount of withdrawals (including dividends) during the year ending Oct. 31, 1887, . . . . .	1,851	194,326 97
Number of accounts opened during the year ending Oct. 31, 1887, . . . . .	447	
Number of accounts closed during the year ending Oct. 31, 1887, . . . . .	403	
Amount of expenses of the corporation during the year ending Oct. 31, 1887, . . . . .		1,271 70
Amount of treasurer's bond, . . . . .		10,000 00
Date of examination by commissioner: September 16.		

Total amount of Loans with each specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$750 00 601,450 59	4 per cent. 5 “	\$29,000 00	5½ per cent.	\$18,000 00	6 per cent.

Classification of Depositors' Accounts.

	Number.	Amount.
Whole number, . . . . .	3,054	—
Of \$50 or less, . . . . .	1,090	\$18,868 91
Exceeding \$50 and not more than \$100, . . . . .	359	26,068 79
Exceeding \$100 and not more than \$200, . . . . .	416	57,607 93
Exceeding \$200 and not more than \$500, . . . . .	518	164,076 39
Exceeding \$500 and less than \$1,000, . . . . .	377	269,294 88
Of \$1,000 or more, . . . . .	294	362,499 21
To the credit of women, both adult and minor, . . . . .	1,517	404,027 39
To the credit of guardians, . . . . .	25	11,155 78
To the credit of religious and charitable associations, . . . . .	50	25,571 92
In trust, . . . . .	150	86,951 74

Schedule A—Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
United States 6s, . . . . .	\$10,000	\$49,220 00	\$14,374 71
United States 4½s, . . . . .	20,000	21,750 00	20,000 00
United States 4s, . . . . .	57,000	72,247 50	58,679 60
City of Providence, R. I., 5s, . . . . .	5,000	5,683 33	5,499 15
of Chelsea, Mass., 6s, . . . . .	3,000	3,330 00	3,402 84
Town of Westfield, Mass., 4s, . . . . .	40,000	40,000 00	40,000 00
of Northampton, Mass., 6s, . . . . .	3,000	3,210 00	3,281 20
City of Charlestown, Mass., 6s, . . . . .	3,000	3,165 00	3,222 00
	\$171,000	\$198,605 83	\$178,459 50



*Schedule B — Detailed Statement of Bank Stocks.*

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
100	City Nat'l Bank, Holyoke, .	\$10,000	\$12,500 00	\$11,658 22
50	City Nat'l Bank, Springfield, .	5,000	6,750 00	5,000 00
171	First Nat'l Bank, Westfield, .	17,100	23,598 00	19,591 40
38	Hampden Nat'l B'k, Westfield,	3,800	5,890 00	5,492 70
30	Hampshire Co. N'l Bank, North- ampton, . . . . .	3,000	3,750 00	3,000 00
32	Agawam N'l B'k, Springfield,	3,200	4,096 00	3,404 80
96	N'l B'k of Redemption, Boston,	9,600	12,216 00	11,594 27
25	N'l B'k of No. America, Boston,	2,500	2,618 75	2,523 25
35	Suffolk Nat'l Bank, Boston, .	3,500	3,998 75	3,791 75
20	Nat'l Eagle Bank, Boston, .	2,000	2,000 00	2,133 00
5	N'l Hide & Leather B'k, Boston,	500	572 50	524 50
43	Atlas Nat'l Bank, Boston, .	4,300	4,961 13	4,984 45
		\$64,500	\$82,951 13	\$73,698 34

## COMMONWEALTH OF MASSACHUSETTS.

HAMPDEN, ss., Dec. 16, 1887.

Personally appeared V. W. Crowson, Treasurer of the Westfield Savings Bank, and made oath that the foregoing statement, by him subscribed, is a true and correct statement of all the resources and liabilities of said institution, and that the answers made by him to the foregoing interrogatories contain the whole truth in reference to the matters to which they relate, according to his best knowledge and belief.

Before me,

HERBERT LYMAN, *Justice of the Peace.*

HAMPDEN, ss., Dec. 16, 1887.

Personally appeared Sam'l Fowler, H. Hooker, C. I. Snow, Owen Rockwell and Renben Loomis, being five or more of the trustees of said corporation, and severally made oath that they have made an examination of the affairs of the bank; that the books and records of said institution indicate the state of affairs as above attested by their treasurer; and that they believe said statement to be true.

Before me,

HERBERT LYMAN, *Justice of the Peace.*

WEST NEWTON SAVINGS BANK—WEST NEWTON.

Incorporated March 10, 1887. Number of corporators, 19.

A. R. MITCHELL, *President.*

JAMES H. NICKERSON, *Treasurer.*

ALFRED L. BARBOUR, *Clerk.*

Names of committee charged with the investment of its funds :

A. R. MITCHELL,

SAM'L BARNARD,

EDWARD L. PICKARD,

FRED E. CROCKETT.

DWIGHT CHESTER,

Open for business every business day, 9 A.M. to 1 P.M., and 2 to 4 P.M.

STATEMENT.

ASSETS.		LIABILITIES.	
Loans on real estate, . . .	\$8,900 00	Deposits, . . . . .	\$14,734 13
Loans on personal security, . . .	4,700 00	Earnings undivided, . . . . .	37 16
Deposit in bank, on interest, . . .	737 99		
Expense account, . . . . .	200 45		
Cash on hand, . . . . .	232 85		
	\$14,771 29		\$14,771 29

Number of outstanding loans which are of an amount not exceeding \$3,000 each, . . . . .	5
Aggregate amount of the same, . . . . .	\$8,600 00

Cash on Deposit in Bank :—	
First National Bank, West Newton, . . . . .	\$737 99

Whole amount of interest or profits received or earned during year ending Oct. 31, 1887, . . . . .	\$37 16
Times for the dividends fixed by the by-laws: second Wednesday in January and July.	
Number and amount of deposits (not including dividends) received during the year ending Oct. 31, 1887, . . . . . 307	\$16,881 68
Number and amount of deposits of and exceeding \$300 at any one time during the year ending Oct. 31, 1887, . . . . . 11	5,525 77
Number and amount of withdrawals (including dividends) during the year ending Oct. 31, 1887, . . . . . 40	2,147 55
Number of accounts opened during the year ending Oct. 31, 1887, . . . . . 188	
Number of accounts closed during the year ending Oct. 31, 1887, . . . . . 6	
Amount of expenses of the corporation during the year ending Oct. 31, 1887, . . . . .	200 45
Amount of treasurer's bond, . . . . .	5,000 00
Date of examination by commissioner : October 21.	



## WEYMOUTH SAVINGS BANK—WEYMOUTH.

Incorporated 1833. Number of corporators, 75.

HENRY A. NASH, *President.*CHAS. T. CRANE, *Treasurer.*CHAS. T. CRANE, *Clerk.*

Names of committee charged with the investment of its funds:

HENRY A. NASH,

EDWIN PRATT,

GILBERT NASH,

ANDREW J. BATES.

Open for business every business day, 1 to 5 P.M.; also Monday, 7 to 9 P.M.

## STATEMENT.

ASSETS.		LIABILITIES.	
Public funds as per Schedule A,	\$73,456 00	Deposits, . . . . .	\$554,773 42
Loan on public funds, . . . . .	6,000 00	Earnings undivided,	9,718 01
Bank stock as per Schedule B, . . . . .	44,400 00	Guaranty fund, . . . . .	19,787 00
Railroad bonds, . . . . .	25,020 00		
Real estate by foreclosure, . . . . .	22,250 00		
Loans on real estate, . . . . .	358,505 00		
Loans on personal security, . . . . .	36,152 16		
Loans to counties, cities or towns			
(notes), . . . . .	11,000 00		
Deposit in bank, on interest, . . . . .	2,157 38		
Suspense account, . . . . .	4,900 00		
Cash on hand, . . . . .	437 89		
	<u>\$584,278 43</u>		<u>\$584,278 43</u>

## Loan on Public Funds:—

On \$2,000 City of Salem, Mass., bonds, . . . . .	} \$6,000 00
On \$3,000 City of Charlestown, Mass., bonds, . . . . .	
With \$2,000 Boston, Clinton & Fitchburg R.R. bonds as additional security, . . . . .	

Value (by books) of real estate, held by foreclosure or otherwise, . . . . .	\$22,250 00
Assessed value of the same, . . . . .	24,950 00
Net income received from same during year ending Oct. 31, 1887, . . . . .	347 54
Number of outstanding loans which are of an amount not exceeding \$3,000 each, . . . . .	253
Aggregate amount of the same, . . . . .	260,873 00
Amount of investments from which no income is received, . . . . .	1,200 00

## Cash on Deposit in Bank:—

Union National Bank, Weymouth, . . . . .	\$2,157 38
--	------------

Whole amount of interest or profits received or earned during year ending

Oct. 31, 1887, . . . . . \$29,865 95

Rate and amount of each semi-annual dividend for the year	} 2 per cent., {	10,567 42
ending Oct. 31, 1887, . . . . .		

Times for the dividends fixed by the by-laws: January and July.



Number and amount of deposits (not including dividends) received during the year ending Oct. 31, 1887, . . . . .	837	\$59,771 96
Number and amount of deposits of and exceeding \$300 at any one time during the year ending Oct. 31, 1887, . . . . .	52	29,602 38
Number and amount of withdrawals (including dividends) during the year ending Oct. 31, 1887, . . . . .	672	66,168 07
Number of accounts opened during the year ending Oct. 31, 1887, . . . . .	171	
Number of accounts closed during the year ending Oct. 31, 1887, . . . . .	148	
Amount of expenses of the corporation during the year ending Oct. 31, 1887, . . . . .		1,617 00
Amount of treasurer's bond, . . . . .		17,000 00
Date of examination by commissioner: March 19.		

*Total amount of Loans with each specified Rate of Interest, including Deposits in Banks on Interest.*

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$2,157 38	2½ per cent.	\$56,580 00	5½ per cent.	\$18,759 00	7 per cent.
17,000 00	4 “	184,257 16	6 “	1,900 00	7½ “
28,000 00	4½ “	35,467 00	6½ “	8,500 00	8 “
61,194 00	5 “				

*Classification of Depositors' Accounts.*

	Number.	Amount.
Whole number, . . . . .	1,732	—
Of \$50 or less, . . . . .	525	\$9,382 81
Exceeding \$50 and not more than \$100, . . . . .	164	11,381 31
Exceeding \$100 and not more than \$200, . . . . .	251	35,778 12
Exceeding \$200 and not more than \$500, . . . . .	364	121,016 80
Exceeding \$500 and less than \$1,000, . . . . .	274	194,864 21
Of \$1,000 or more, . . . . .	154	182,350 17
To the credit of women, both adult and minor, . . . . .	863	253,819 03
To the credit of guardians, . . . . .	6	2,470 85
To the credit of religious and charitable associations, . . . . .	10	8,891 85
In trust, . . . . .	99	39,266 95

*Schedule A—Detailed Statement of Public Funds.*

	Par Value.	Estimated Market Value.	Amount Invested.
City of So. Norwalk, Ct., 6s, . . . . .	\$5,000	\$5,750 00	\$5,750 00
Town of Weymouth, Mass., 4s, . . . . .	40,000	41,800 00	42,110 00
City of Dayton, Ohio, 4s, . . . . .	10,000	10,325 00	10,325 00
of East Saginaw, Mich., 5s, . . . . .	10,000	11,325 00	11,325 00*
of Concord, N. H., 6s, . . . . .	3,500	3,946 00	3,946 00
	\$68,500	\$73,146 00	\$73,456 00

\* This was a legal investment when made.

*Schedule B — Detailed Statement of Bank Stocks.*

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
150	Union Nat'l Bank, Weymouth,	\$15,000	\$17,700 00	\$15,000 00
75	N'l Hide & Leather B'k, Boston,	7,500	8,625 00	7,500 00
40	Washington N'l B'k, Boston, .	4,000	5,000 00	4,000 00
33	Traders' Nat'l Bank, Boston, .	3,300	3,168 00	3,300 00
27	Boston Nat'l Bank, Boston, .	2,700	3,240 00	2,700 00
30	N'l B'k of the Republic, Boston,	3,000	4,200 00	3,000 00
12	Merchants' N'l Bank, Boston, .	1,200	1,704 00	1,200 00
14	North Nat'l Bank, Boston, .	1,400	1,932 00	1,400 00
30	Metropolitan N'l Bank, Boston,	3,000	3,450 00	3,000 00
12	Freeman's Nat'l Bank, Boston,	1,200	1,200 00	1,200 00
11	Blackstone Nat'l Bank, Boston,	1,100	1,232 00	1,100 00
10	First N'l Bank, Newburyport,	1,000	1,120 00	1,000 00
		\$44,400	\$52,571 00	\$44,400 00

*Railroad Bonds.*

	Par Value.	Estimated Market Value.	Amount Invested.
Boston, Revere Beach & Lynn R.R. 6s,	\$10,000	\$11,800 00	\$11,560 00
Old Colony R.R. 6s, . . . . .	4,000	4,640 00	4,700 00
Vermont & Massachusetts R.R. 5s, .	5,000	5,575 00	5,550 00
Newport & Richford R.R. 5s, . . .	3,000	3,210 00	3,210 00*
	\$22,000	\$25,225 00	\$25,020 00

## COMMONWEALTH OF MASSACHUSETTS.

NORFOLK, ss., Nov. 15, 1887.

Personally appeared Chas. T. Crane, Treasurer of the Weymouth Savings Bank, and made oath that the foregoing statement, by him subscribed, is a true and correct statement of all the resources and liabilities of said institution, and that the answers made by him to the foregoing interrogatories contain the whole truth in reference to the matters to which they relate, according to his best knowledge and belief.

Before me,

FRANCIS AMBLER, *Justice of the Peace.*

NORFOLK, ss., Nov. 15, 1887.

Personally appeared Henry A. Nash, Andrew J. Bates, Edwin Pratt, Wm. H. Clapp and Gilbert Nash, being five or more of the trustees of said corporation, and severally made oath that they have made an examination of the affairs of the bank; that the books and records of said institution indicate the state of affairs as above attested by their treasurer; and that they believe said statement to be true.

Before me,

FRANCIS AMBLER, *Justice of the Peace.*

\* This was a legal investment when made.

WHITINSVILLE SAVINGS BANK—WHITINSVILLE.

Incorporated 1872. Number of corporators, 60.

(Vacancy) *President.*

H. A. GOODELL, *Treasurer.*

ARTHUR F. WHITIN, *Clerk.*

Names of committee charged with the investment of its funds:

JAMES F. WHITIN,  
G. E. TAFT,  
EDWARD WHITIN,  
G. A. ARMSBY.

A. J. THAYER,  
B. L. M. SMITH,  
H. H. DUDLEY.

Open for business every business day, except Saturday, 9 A.M. to 12 M., and 1 to 4 P.M.;  
Saturday, close at 12.

STATEMENT.

ASSETS.		LIABILITIES.	
Public funds as per Schedule A,	\$17,000 00	Deposits, . . . . .	\$348,172 84
Bank stock as per Schedule B, .	92,569 29	Earnings undivided,	7,912 62
Railroad bonds, . . . . .	69,000 00	Guaranty fund, . . . . .	7,424 68
Loans on real estate, . . . . .	91,837 00		
Loans on personal security, . . .	72,975 00		
Loans to counties, cities or towns			
(notes), . . . . .	4,000 00		
Deposits in banks, on interest, .	11,210 39		
Deposit in bank, not on in-			
terest, . . . . .	3,676 60		
Expense account, . . . . .	1,241 86		
	\$363,510 14		\$363,510 14

Number of outstanding loans which are of an amount not exceeding  
\$3,000 each, . . . . . 36

Aggregate amount of the same, . . . . . \$32,112 00

Cash on Deposit in Banks, amount in each: —

Maverick National Bank, Boston, . . . . . \$1,718 61

National Bank of the Commonwealth, Boston, . . . . . 5,491 78

Millbury National Bank, Millbury, . . . . . 4,000 00

Whitinsville National Bank, Whitinsville, . . . . . 3,676 60

Whole amount of interest or profits received or earned during year ending  
Oct. 31, 1887, . . . . . \$18,015 15

Rate and amount of each semi-annual dividend for the year } 2 per cent., { 6,115 82

ending Oct. 31, 1887, . . . . . } 2 per cent., { 6,355 89

Times for the dividends fixed by the by-laws: May 1 and November 1.

Number and amount of deposits (not including dividends) received  
during the year ending Oct. 31, 1887, . . . . . 942 \$64,911 90

Number and amount of deposits of and exceeding \$300 at any one  
time during the year ending Oct. 31, 1887, . . . . . 51 24,388 88

Number and amount of withdrawals (including dividends) during the year ending Oct. 31, 1887, . . . . .	550	\$54,201 17
Number of accounts opened during the year ending Oct. 31, 1887, . . . . .	185	
Number of accounts closed during the year ending Oct. 31, 1887, . . . . .	107	
Amount of expenses of the corporation during the year ending Oct. 31, 1887, . . . . .		2,230 93
Amount of treasurer's bond, . . . . .		20,000 00
Date of examination by commissioner: February 14.		

*Total amount of Loans with each specified Rate of Interest, including Deposits in Banks on Interest.*

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$7,210 39	2½ per cent.	\$8,000 00	4½ per cent.	\$10,000 00	6¼ per cent.
4,000 00	3 “	43,100 00	5 “	360 00	7 “
29,000 00	4 “	19,500 00	5½ “	500 00	7½ “
34,000 00	4¼ “	24,352 00	6 “		

*Classification of Depositors' Accounts.*

	Number.	Amount.
Whole number, . . . . .	1,126	—
Of \$50 or less, . . . . .	318	\$6,413 96
Exceeding \$50 and not more than \$100, . . . . .	136	10,183 08
Exceeding \$100 and not more than \$200, . . . . .	148	20,786 34
Exceeding \$200 and not more than \$500, . . . . .	243	76,643 16
Exceeding \$500 and less than \$1,000, . . . . .	210	152,141 59
Of \$1,000 or more, . . . . .	71	82,004 71
To the credit of women, both adult and minor, . . . . .	598	186,992 05
To the credit of guardians, . . . . .	7	1,660 17
To the credit of religious and charitable associations, . . . . .	8	1,717 74
In trust, . . . . .	32	9,265 22

*Schedule A — Detailed Statement of Public Funds.*

	Par Value.	Estimated Market Value.	Amount Invested.
City of Norwich, Ct., 5s, . . . . .	\$1,000	\$1,100 00	\$1,000 00
of Fall River, Mass., 6s., . . . . .	5,000	5,800 00	5,000 00
of Manchester, N. H., 6s, . . . . .	3,000	3,120 00	3,000 00
of Dayton, Ohio, 4s, . . . . .	3,000	3,000 00	3,000 00
of Dayton, Ohio, 6s, . . . . .	1,000	1,100 00	1,000 00
of Grand Rapids, Mich., 5s, . . . . .	2,000	2,100 00	2,000 00
of Grand Rapids, Mich., 4s, . . . . .	2,000	2,000 00	2,000 00
	\$17,000	\$18,220 00	\$17,000 00



*Schedule B—Detailed Statement of Bank Stocks.*

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
39	Atlantic Nat'l Bank, Boston, .	\$3,900	\$5,206 50	\$5,640 75
30	Atlas Nat'l Bank, Boston, .	3,000	3,465 00	3,795 00
20	Blackstone Nat'l Bank, Boston, .	2,000	2,120 00	2,651 17
20	Boylston Nat'l Bank, Boston, .	2,000	2,610 00	2,998 00
38	Boston Nat'l Bank, Boston, .	3,800	4,522 00	4,575 75
16	Columbian Nat'l Bank, Boston, .	1,600	2,036 00	2,225 00
30	Nat'l Bank of the Commonwealth, Boston, . . .	3,000	4,110 00	3,752 50
11	N'l B'k of Commerce, Boston, .	1,100	1,342 00	1,334 00
40	City Nat'l Bank, Worcester, .	4,000	4,880 00	4,500 00
30	Everett Nat'l Bank, Boston, .	3,000	2,910 00	3,735 00
35	Nat'l Exchange Bank, Boston, .	3,500	4,410 00	4,690 00
10	Eliot Nat'l Bank, Boston, .	1,000	1,290 00	1,167 50
25	Faneuil Hall N'l B'k, Boston, .	2,500	3,480 25	3,478 00
25	Freeman's Nat'l Bank, Boston, .	2,500	2,350 00	3,360 25
12	Massachusetts N'l B'k, Boston, .	3,000	3,180 00	3,760 62
42	Merchants' Nat'l Bank, Boston, .	4,200	5,880 00	6,055 75
30	Millbury Nat'l Bank, Millbury, .	3,000	3,900 00	3,541 75
20	Mt. Vernon Nat'l Bank, Boston, .	2,000	2,755 00	2,800 00
10	New England Nat'l B'k, Boston, .	1,000	1,460 00	1,485 00
36	North Nat'l Bank, Boston, .	3,600	4,716 00	4,770 00
30	N'l B'k of No. America, Boston, .	3,000	3,142 25	3,287 50
16	Northboro' N'l B'k, Northboro', .	1,600	2,080 00	2,080 00
50	N'l B'k of Redemption, Boston, .	5,000	6,350 50	7,287 50
28	N'l B'k of the Republic, Boston, .	2,800	3,920 00	3,578 50
19	Nat'l Revere Bank, Boston, .	1,900	2,375 00	2,369 75
10	Nat'l Union Bank, Boston, .	1,000	1,447 50	1,372 50
20	Nat'l Webster Bank, Boston, .	2,000	2,052 50	2,277 50
		\$71,000	\$87,990 50	\$92,569 29

*Railroad Bonds.*

	Par Value.	Estimated Market Value.	Amount Invested.
Providence & Worcester R.R. 6s, .	\$20,000	\$23,400 00	\$20,000 00
Old Colony R.R. 4½s, 5s, 6s, . . .	11,000	12,365 00	11,000 00
Salem & Lowell R.R. 6s, . . . .	3,000	3,450 00	3,000 00
Nashua & Lowell R.R. 6s, . . . .	1,000	1,120 00	1,000 00
Conn. & Passumpsic Rivers R.R. 7s, .	4,000	4,400 00	4,000 00*
Boston & Lowell R.R. 5s and 6s, . .	5,000	5,537 50	5,000 00
Vermont & Massachusetts R.R. 5s, .	2,000	2,230 00	2,000 00
Fitchburg R.R. 4s, 4½s, 5s, . . . .	16,000	16,025 00	16,000 00
Maine Central R.R. 6s, . . . .	2,000	2,320 00	2,000 00
Boston & Maine R.R. 7s, . . . .	5,000	5,750 00	5,000 00
	\$69,000	\$76,597 50	\$69,000 00

\* This was a legal investment when made.

## COMMONWEALTH OF MASSACHUSETTS.

WORCESTER, ss., Nov. 7, 1887.

Personally appeared H. A. Goodell, Treasurer of the Whitinsville Savings Bank, and made oath that the foregoing statement, by him subscribed, is a true and correct statement of all the resources and liabilities of said institution, and that the answers made by him to the foregoing interrogatories contain the whole truth in reference to the matters to which they relate, according to his best knowledge and belief.

Before me,

ARTHUR A. SIMMONS, *Justice of the Peace.*

WORCESTER, ss., Nov. 7, 1887.

Personally appeared James F. Whitin, R. R. Clarke, B. L. M. Smith, H. H. Dudley and Wm. H. Whitin, being five or more of the trustees of said corporation, and severally made oath that they have made an examination of the affairs of the bank; that the books and records of said institution indicate the state of affairs as above attested by their treasurer; and that they believe said statement to be true.

Before me,

ARTHUR A. SIMMONS, *Justice of the Peace.*

## WINCHENDON SAVINGS BANK—WINCHENDON.

Incorporated 1854. Number of corporators, 108.

ORLANDO MASON, *President.*C. L. BEALS, *Treasurer.*R. D. CRAIN, *Clerk.*

Names of committee charged with the investment of its funds:

ORLANDO MASON,

WILDER P. CLARK,

J. H. FAIRBANKS,

G. M. WHITNEY.

HENRY WHITCOMB,

Open for business every business day, except Saturday, 9 A.M. to 12 M., 1 to 3 P.M.;  
Saturday, close at 2 P.M.

## STATEMENT.

ASSETS.		LIABILITIES.	
Bank stock as per Schedule, . . . . .	\$68,300 00	Deposits, . . . . .	\$652,454 11
Railroad bonds, . . . . .	36,000 00	Earnings undivided, . . . . .	39,869 17
Loans on real estate, . . . . .	434,457 45	Guaranty fund, . . . . .	27,659 98
Loans on personal security, . . . . .	162,056 73		
Loans to counties, cities or towns (notes), . . . . .	2,000 00		
Deposit in bank, not on interest, . . . . .	9,224 92		
Cash on hand, . . . . .	7,944 16		
	<hr/> \$719,983 26		<hr/> \$719,983 26

Number of outstanding loans which are of an amount not exceeding

\$3,000 each, . . . . . 164

Aggregate amount of the same, . . . . . \$154,589 18

Cash on Deposit in Bank:—

First National Bank, Winchendon, . . . . . \$9,224 92

Whole amount of interest or profits received or earned during year ending

Oct. 31, 1887, . . . . . \$34,546 15

Rate and amount of each semi-annual dividend for the year	} 2 per cent., {	12,077 81
ending Oct. 31, 1887, . . . . .		

	} 2 per cent., {	12,216 98
ending Oct. 31, 1887, . . . . .		

Times for the dividends fixed by the by-laws: May 1 and November 1.

Average annual per cent. of dividends for term ending at time of and including last extra dividend:  $4\frac{1}{2}$ .

Date of the last extra dividend: November 1, 1885.

Number and amount of deposits (not including dividends) received

during the year ending Oct. 31, 1887, . . . . . 1,180 \$91,927 65

Number and amount of deposits of and exceeding \$300 at any one

time during the year ending Oct. 31, 1887, . . . . . 89 44,471 04

Number and amount of withdrawals (including dividends) during

the year ending Oct. 31, 1887, . . . . . 803 89,330 16

Number of accounts opened during the year ending Oct. 31, 1887, . . . . . 211

Number of accounts closed during the year ending Oct. 31, 1887, . . . . . 166

Amount of expenses of the corporation during the year ending Oct. 31, 1887, . . . . . 1,919 70

Amount of treasurer's bond, . . . . . 20,000 00

Date of examination by commissioner: October 6.

*Total amount of Loans with each specified Rate of Interest, including Deposits in Banks on Interest.*

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$178,681 73 2,000 00	5 per cent. 5¼ "	\$69,150 00 7,350 00	5½ per cent. 5¾ "	\$331,332 45 10,000 00	6 per cent. 6½ "

*Classification of Depositors' Accounts.*

	Number.	Amount.
Whole number, . . . . .	2,010	-
Of \$50 or less, . . . . .	654	\$10,701 17
Exceeding \$50 and not more than \$100, . . . . .	195	13 921 12
Exceeding \$100 and not more than \$200, . . . . .	283	40,651 69
Exceeding \$200 and not more than \$500, . . . . .	359	119,641 52
Exceeding \$500 and less than \$1,000, . . . . .	321	224,954 80
Of \$1,000 or more, . . . . .	198	242,583 81
To the credit of women, both adult and minor, . . . . .	909	290,491 57
To the credit of guardians, . . . . .	10	3,938 89
To the credit of religious and charitable associations, . . . . .	11	3,239 16
In trust, . . . . .	57	22,700 03

*Detailed Statement of Bank Stocks.*

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
10	Fitchburg N'l B'k, Fitchburg,	\$1,000	\$1,350 00	\$1,000 00
98	Rollston N'l Bank, Fitchburg,	9,800	13,720 00	9,800 00
81	First Nat'l Bank, Leominster,	850	100 00	700 00
42	Leominster N'l B'k, Leominster,	4,200	4,000 00	3,200 00
16	First Nat'l Bank, Boston,	1,600	3,200 00	1,600 00
100	N'l B'k of Redemption, Boston,	10,000	12,000 00	10,000 00
25	Nat'l Bank of the Commonwealth, Boston, . . . . .	2,500	3,000 00	2,500 00
67	Eliot Nat'l Bank, Boston, . . . . .	6,700	8,442 00	6,700 00
100	Merchants' N'l Bank, Boston, . . . . .	10,000	13,400 00	10,000 00
48	Faneuil Hall N'l B'k, Boston, . . . . .	4,800	6,240 00	4,800 00
243	First Nat'l Bank, Winchendon,*	24,300	36,450 00	18,000 00
		\$75,750	\$101,902 00	\$68,300 00

\* 48 shares of this stock have been sold to reduce the amount within the legal limit.



*Railroad Bonds.*

	Par Value.	Estimated Market Value.	Amount Invested.
Fitchburg R.R. 6s, . . . .	\$15,000	\$16,200 00	\$15,000 00
Fitchburg R.R. 4½s, . . . .	10,000	10,000 00	10,000 00
Cheshire R.R. 6s, . . . .	11,000	11,880 00	11,000 00
	\$36,000	\$38,080 00	\$36,000 00

## COMMONWEALTH OF MASSACHUSETTS.

WORCESTER, ss., Dec. 10, 1887.

Personally appeared C. L. Beals, Treasurer of the Winchendon Savings Bank, and made oath that the foregoing statement, by him subscribed, is a true and correct statement of all the resources and liabilities of said institution, and that the answers made by him to the foregoing interrogatories contain the whole truth in reference to the matters to which they relate, according to his best knowledge and belief.

Before me,                      SILAS A. GREENWOOD, *Justice of the Peace.*

WORCESTER, ss.

WINCHENDON, Dec. 10, 1887.

Personally appeared Sidney Fairbank, Wheeler Poland, Henry Whitcomb, Geo. M. Whitney, Wm. Whitney and Orlando Mason, President, being five or more of the trustees of said corporation, and severally made oath that they have made an examination of the affairs of the bank; that the books and records of said institution indicate the state of affairs as above attested by their treasurer; and that they believe said statement to be true.

Before me,                      SILAS A. GREENWOOD, *Justice of the Peace.*

WINCHESTER SAVINGS BANK—WINCHESTER.

Incorporated 1871. Number of corporators, 32.

THOMAS P. AYER, *President.*

DAVID N. SKILLINGS, *Treasurer.*

WM. H. BREWER, *Clerk.*

Names of committee charged with the investment of its funds:

THOS. P. AYER,

MOSES A. HERRICK.

JAMES F. DWINELL.

STEPHEN THOMPSON.

Open for business Wednesday, 4 to 7 p.m.; Saturday, 4 to 8 p.m.

### STATEMENT.

ASSETS.		LIABILITIES.	
Public funds as per Schedule A,	\$82,242 25	Deposits, . . . . .	\$363,941 01
Bank stock as per Schedule B, . .	34,006 25	Earnings undivided,	1,232 89
Railroad bonds, . . . . .	33,713 75	Guaranty fund, . . . . .	7,061 41
Loans on real estate, . . . . .	137,425 00	Premium account, . . . . .	3,997 50
Loans on personal security,	86,702 00	Due on a mortgage, . . . . .	400 00
Deposit in bank, on interest, . .	2,384 83		
Cash on hand, . . . . .	158 73		
	\$376,632 81		\$376,632 81

Number of outstanding loans which are of an amount not exceeding \$3,000 each, . . . . .	65
Aggregate amount of the same, . . . . .	\$91,939 00

Cash on Deposit in Bank :—

Eliot National Bank, Boston, . . . . .	\$2,384 83
--	------------

Whole amount of interest or profits received or earned during year ending		
Oct. 31, 1887,	.	\$18,207 50
Rate and amount of each semi-annual dividend for the year	2 per cent., {	6,708 61
ending Oct. 31, 1887,	2½ per cent., {	7,438 09

Times for the dividends fixed by the by-laws: April and October.

Average annual per cent. of dividends for term ending at time of and including last extra dividend: 5.

Date of the last extra dividend: 1877.

Number and amount of deposits (not including dividends) received during the year ending Oct. 31, 1887, . . . . .	1,771	\$87,551 20
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Number and amount of deposits of and exceeding \$300 at any one time during the year ending Oct. 31, 1887, . . . . .	52	28,147 64
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Number and amount of withdrawals (including dividends) during the year ending Oct. 31, 1887, . . . . .	1,039	90,866 85
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Number of accounts opened during the year ending Oct. 31, 1887, . 203

Number of accounts closed during the year ending Oct. 31, 1887,	258
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Amount of expenses of the corporation during the year ending Oct. 31, 1887,	1,148 32
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Amount of treasurer's bond, . . . . .	10,000 00
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Date of examination by commissioner: June 18.

*Total amount of Loans with each specified Rate of Interest, including  
Deposits in Banks on Interest.*

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$2,384 83 23,000 00	3 per cent. 4½ “	\$113,800 00 13,100 00	5 per cent. 5½ “	\$69,402 00 4,825 00	6 per cent. 7 “

*Classification of Depositors' Accounts.*

	Number.	Amount.
Whole number, . . . . .	1,334	—
Of \$50 or less, . . . . .	497	\$8,755 19
Exceeding \$50 and not more than \$100, . . . . .	147	10 324 79
Exceeding \$100 and not more than \$200, . . . . .	192	26,294 45
Exceeding \$200 and not more than \$500, . . . . .	223	69,432 21
Exceeding \$500 and less than \$1,000, . . . . .	153	108,598 83
Of \$1,000 or more, . . . . .	122	140,535 54
To the credit of women, both adult and minor, . . . . .	615	164,684 98
To the credit of guardians, . . . . .	4	1,037 28
To the credit of religious and charitable associations, . . . . .	15	4,983 65
In trust, . . . . .	142	51,187 43

*Schedule A—Detailed Statement of Public Funds.*

	Par Value.	Estimated Market Value.	Amount Invested.
Town of Winchester 7s, . . . . .	\$5,000	\$5,875 00	\$6,000 00
of Winchester 5s, . . . . .	5,000	5,062 50	5,287 50
of Winchester 4s, . . . . .	29,000	29,755 00	29,545 50
City of Detroit, Mich., 7s, . . . . .	5,000	5,331 25	5,762 50
of Newton, Mass., 4s, . . . . .	10,300	10,390 12	10,531 75
of Chelsea, Mass., 6s, . . . . .	3,000	3,330 37	3,270 00
Town of Woburn, Mass., 6s, . . . . .	3,000	3,330 37	3,255 00
District of Columbia 6s, . . . . .	6,000	6,660 75	6,870 00
City of Cambridge, Mass., 6s, . . . . .	2,000	2,397 50	2,470 00
District of Columbia 5s, . . . . .	5,000	5,560 00	5,650 00
City of Lynn, Mass., 6s, . . . . .	2,000	2,240 00	2,340 00
of Lawrence, Mass., 6s, . . . . .	1,000	1,220 00	1,260 00
	\$76,300	\$81,152 86	\$82,242 25

*Schedule B—Detailed Statement of Bank Stocks.*

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
25	Faneuil Hall Nat'l B'k, Boston,	\$2,500	\$3,506 25	\$3,285 00
11	State Nat'l Bank, Boston, .	1,100	1,289 75	1,361 25
5	N'l B'k of No. America, Boston,	500	526 25	570 00
4	Hamilton Nat'l Bank, Boston, .	400	490 00	496 00
30	Metropolitan N'l B'k, Boston,	3,000	3,435 00	3,100 00
30	Eliot Nat'l Bank, Boston, .	3,000	3,870 00	3,240 00
22	Atlas Nat'l Bank, Boston, .	2,200	2,596 00	2,583 00
17	N'l Bank of Commerce, Boston,	1,700	2,082 50	2,076 25
13	Nat'l Eagle Bank, Boston, .	1,300	1,300 00	1,472 25
20	First Nat'l Bank, Woburn, .	2,000	2,580 00	3,000 00
30	Globe Nat'l Bank, Boston, .	3,000	2,752 50	3,330 00
10	Atlantic Nat'l Bank, Boston, .	1,000	1,340 00	1,501 25
20	Nat'l Union Bank, Boston, .	2,000	2,900 00	2,876 25
10	N'l B'k of Redemption, Boston,	1,000	1,275 00	1,282 50
10	N'l B'k of the Republic, Boston,	1,000	1,400 00	1,290 00
5	Howard Nat'l Bank, Boston, .	500	552 50	618 75
15	Nat'l Exchange Bank, Boston,	1,500	1,908 75	1,923 75
		\$27,700	\$33,804 50	\$34,006 25

*Railroad Bonds.*

	Par Value.	Estimated Market Value.	Amount Invested.
Old Colony R.R. 6s, . . . .	\$4,000	\$4,462 00	\$4,800 00
Fitchburg R.R. 5s, . . . .	5,000	5,419 60	5,495 00
Fitchburg R.R. 4s, . . . .	5,000	5,000 00	5,137 50
Boston & Albany R.R. 6s, . .	2,000	2,418 80	2,162 50
Boston & Lowell R.R. 4s, . .	16,000	16,160 00	16,118 75
	\$32,000	\$33,460 40	\$33,713 75

## COMMONWEALTH OF MASSACHUSETTS.

MIDDLESEX, ss.

WINCHESTER, Nov. 12, 1887.

Personally appeared David N. Skillings, Treasurer of the Winchester Savings Bank, and made oath that the foregoing statement, by him subscribed, is a true and correct statement of all the resources and liabilities of said institution, and that the answers made by him to the foregoing interrogatories contain the whole truth in reference to the matters to which they relate, according to his best knowledge and belief.

Before me,

GEORGE S. LITTLEFIELD, *Justice of the Peace.*

MIDDLESEX, ss.

WINCHESTER, Nov. 12, 1887.

Personally appeared James Houston, George P. Brown, Thomas P. Ayer, Moses A. Herrick and James F. Dwinell, being five or more of the trustees of said corporation, and severally made oath that they have made an examination of the affairs of the bank; that the books and records of said institution indicate the state of affairs as above attested by their treasurer; and that they believe said statement to be true.

Before me,

GEORGE S. LITTLEFIELD, *Justice of the Peace.*



## WOBURN FIVE CENTS SAVINGS BANK—WOBURN.

Incorporated April 11, 1854. Number of corporators, 11.

JOHN CUMMINGS, *President.*E. E. THOMPSON, *Treasurer.*E. E. THOMPSON, *Clerk.*

Names of committee charged with the investment of its funds :

JOHN CUMMINGS,

JOHN W. JOHNSON,

JACOB BROWN,

BENJ. HINCKLEY,

GAWIN R. GAGE,

CHARLIE A. JONES,

SAMUEL COOK,

JOHN WINN.

PARKER L. CONVERSE,

Open for business Monday, Wednesday, Saturday, 2 to 5 P.M.; also Saturday, 6 to 8 P.M.

## STATEMENT.

ASSETS.		LIABILITIES.	
Public funds as per Schedule A,	\$20,000 00	Deposits, . . .	\$948,072 16
Loan on public funds, . . .	100 00	Earnings undivided,	21,943 93
Bank stock as per Schedule B, .	215,135 00	Guaranty fund, . .	12,251 63
Loans on bank stocks, . . .	4,115 00		
Railroad bonds, . . . . .	39,500 00		
Loan on railroad stocks, . . .	150 00		
Real estate (for banking purposes), . . . . .	31,140 00		
Real estate by foreclosure, . .	2,000 00		
Loans on real estate, . . . . .	478,761 00		
Loans on personal security, . .	163,383 00		
Loans to counties, cities or towns (notes), . . . . .	20,906 72		
Deposits in banks, on interest, .	5,787 45		
Cash on hand, . . . . .	1,289 55		
	<u>\$982,267 72</u>		<u>\$982,267 72</u>

## Loan on Public Funds :—

On \$100 United States 4s, . . . . . \$100 00

## Loans on Bank Stock, amount on each :—

On 14 shares First National Bank, Woburn, . . . . . \$1,115 00

On 32 shares Shawmut National Bank, Boston, . . . . . 3,000 00

## Loan on Railroad Stocks :—

On 15 shares Maine Central Railroad, . . . . . \$150 00

Invested in real estate (for banking purposes), . . . . . \$31,140 00

Estimated value of the same, . . . . . 31,140 00

Assessed value of the same (land only), . . . . . 11,140 00

Value (by books) of other real estate, held by foreclosure or otherwise, . . 2,000 00

Assessed value of the same, . . . . . 1,740 00

Net income received from same during year ending Oct. 31, 1887, . . . . . 184 75

Number of outstanding loans which are of an amount not exceeding \$3.000 each, . . . . . 289  
 Aggregate amount of the same, . . . . . \$238,334 00

Cash on Deposit in Banks, amount in each: —

First National Bank, Woburn, . . . . . \$2,633 87  
 Shawmut National Bank, Boston, . . . . . 3,153 58

Whole amount of interest or profits received or earned during year ending Oct. 31, 1887, . . . . . \$46,012 91  
 Rate and amount of each semi-annual dividend for the year } 2 per cent., { 15,417 65  
 ending Oct. 31, 1887, . . . . . } 2 per cent., { 17,121 78

Times for the dividends fixed by the by-laws: January and July.

Average annual per cent. of dividends for term ending at time of and including last extra dividend:  $4\frac{1}{2}$ .

Date of the last extra dividend: January 1, 1886.

Number and amount of deposits (not including dividends) received during the year ending Oct. 31, 1887, . . . . . 5,941 \$315,525 24

Number and amount of deposits of and exceeding \$300 at any one time during the year ending Oct. 31, 1887, . . . . . 201 140,188 92

Number and amount of withdrawals (including dividends) during the year ending Oct. 31, 1887, . . . . . 2,783 221,540 55

Number of accounts opened during the year ending Oct. 31, 1887, . . . 870

Number of accounts closed during the year ending Oct. 31, 1887, . . . 508

Amount of expenses of the corporation during the year ending Oct. 31, 1887, . . . 2,614 70

Amount of treasurer's bond, . . . . . 20,000 00

Date of examination by commissioner: June 28.

*Total amount of Loans with each specified Rate of Interest, including Deposits in Banks on Interest.*

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$2,633 87	$2\frac{1}{2}$ per cent.	\$273,175 00	5 per cent.	\$1,750 00	7 per cent.
3,153 58	3 “	129,850 00	$5\frac{1}{2}$ “	1,200 00	8 “
56,725 50	$4\frac{1}{2}$ “	201,715 22	6 “		

*Classification of Depositors' Accounts.*

	Number.	Amount.
Whole number, . . . . .	3,927	—
Of \$50 or less, . . . . .	1,726	\$24,867 36
Exceeding \$50 and not more than \$100, . . . . .	455	32,776 46
Exceeding \$100 and not more than \$200, . . . . .	509	70,935 72
Exceeding \$200 and not more than \$500, . . . . .	588	186,262 26
Exceeding \$500 and less than \$1,000, . . . . .	396	293,039 29
Of \$1,000 or more, . . . . .	253	340,191 07
To the credit of women, both adult and minor, . . . . .	1,863	420,929 92
To the credit of guardians, . . . . .	29	15,248 57
To the credit of religious and charitable associations, . . . . .	54	60,383 09
In trust, . . . . .	164	66,258 52

*Schedule A—Detailed Statement of Public Funds.*

	Par Value.	Estimated Market Value.	Amount Invested.
Town of Pawtucket, R. I., 6s, .	\$9,000	\$10,080 00	\$9,000 00
City of Grand Rapids, Mich., 5s, .	10,000	11,200 00	11,000 00
	\$19,000	\$21,280 00	\$20,000 00

*Schedule B—Detailed Statement of Bank Stocks.*

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
130	Atlas Nat'l Bank, Boston, .	\$13,000	\$15,015 00	\$15,600 00
25	Atlantic Nat'l Bank, Boston, .	2,500	3,350 00	3,215 00
112	Blackstone Nat'l Bank, Boston, .	11,200	11,900 00	11,760 00
20	Boston Nat'l Bank, Boston, .	2,000	2,390 00	2,200 00
67	Continental N'l Bank, Boston, .	6,700	7,989 75	7,200 00
77	N'l B'k of Commerce, Boston, .	7,700	9,394 00	9,240 00
45	Eliot Nat'l Bank, Boston, .	4,500	5,805 00	5,265 00
55	Faneuil Hall N'l Bank, Boston, .	5,500	7,658 75	7,000 00
50	Freeman's Nat'l Bank, Boston, .	5,000	4,950 00	5,000 00
135	N'l Hide & Leather B'k, Boston, .	13,500	15,491 25	15,525 00
35	Howard Nat'l Bank, Boston, .	3,500	3,762 25	3,920 00
115	New England N'l B'k, Boston, .	11,500	16,790 00	16,215 00
20	Old Boston Nat'l Bank, Boston, .	1,000	1,135 00	1,200 00
145	Natl R vere Bank, Boston, .	14,500	18,125 00	17,400 00
46	N'l B'k of the Republic, Boston, .	4,600	6,440 00	5,980 00
165	Shawmut Nat'l Bank, Boston, .	16,500	20,790 00	18,975 00
170	Shoe & Leather N'l B'k, Boston, .	17,000	17,170 00	17,000 00
20	Second Nat'l Bank, Boston, .	2,000	3,000 00	3,000 00
39	Suffolk Nat'l Bank, Boston, .	3,900	4,465 50	4,290 00
30	State Nat'l Bank, Boston, .	3,000	3,480 00	3,750 00
105	Tremont Nat'l Bank, Boston, .	10,500	10,526 25	11,150 00
45	Third Nat'l Bank, Boston, .	4,500	4,522 00	4,500 00
50	Natl Webster Bank, Boston, .	5,000	5,150 00	5,000 00
166	First Nat'l Bank, Woburn, .	16,600	21,248 00	20,750 00
		\$185,700	\$220,547 75	\$215,135 00

*Railroad Bonds.*

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Albany R.R. 7s, . . .	\$3,000	\$3,360 00	\$3,000 00
Boston & Lowell R.R. 6s, . . .	1,000	1,100 00	1,000 00
Boston & Lowell R.R. 7s, . . .	10,000	11,500 00	11,500 00
Maine Central R.R. 7s, . . .	9,000	11,000 00	10,800 00
Conn. & Passumpsic Rivers R.R. 7s,	12,000	13,440 00	13,200 00*
	\$35,000	\$40,400 00	\$39,500 00

## COMMONWEALTH OF MASSACHUSETTS.

MIDDLESEX, ss.

WOBURN, Nov. 18, 1887.

Personally appeared E. E. Thompson, Treasurer of the Woburn Five Cents Savings Bank, and made oath that the foregoing statement, by him subscribed, is a true and correct statement of all the resources and liabilities of said institution, and that the answers made by him to the foregoing interrogatories contain the whole truth in reference to the matters to which they relate, according to his best knowledge and belief.

Before me, PARKER L. CONVERSE, *Justice of the Peace.*

MIDDLESEX, ss., Nov. 18, 1887.

Personally appeared Benjamin Hinckley, Charlie A. Jones, John R. Carter, Samuel Cook, Jacob Brown and John Cummings (on Nov. 20), being five or more of the trustees of said corporation, and severally made oath that they have made an examination of the affairs of the bank; that the books and records of said institution indicate the state of affairs as above attested by their treasurer; and that they believe said statement to be true.

Before me, PARKER L. CONVERSE, *Justice of the Peace.*

\* This was a legal investment when made.



# WORCESTER COUNTY INSTITUTION FOR SAVINGS— WORCESTER.

Incorporated 1828. Number of corporators, 167.

STEPHEN SALISBURY, *President.*

CHAS. A. CHASE, *Treasurer.*

J. HENRY HILL, *Clerk.*

Names of committee charged with the investment of its funds :

STEPHEN SALISBURY,

JOHN D. WASHBURN,

ALBERT TOLMAN,

JONAS G. CLARK.

JOSEPH MASON,

Open for business every business day, except Saturday, 9 A.M. to 1 P.M., and 2 to 4 P.M. Saturday, 9 A.M. to 1 P.M.

## STATEMENT.

ASSETS.		LIABILITIES.	
Public funds as per Schedule A,	\$2,484,300 00	Deposits, . . . .	\$10,109,394 99
Loans on public funds, . . . .	3,000 00	Earnings undivided, . . . .	191,159 87
Bank stock as per Schedule B, . .	799,400 00	Guaranty fund, . . . .	315,000 00
Loans on bank stock, . . . .	39,200 00	Reserved profits, . . . .	50,000 00
Railroad bonds, . . . .	1,774,000 00		
Railroad notes, . . . .	50,000 00		
Real estate by foreclosure, . . . .	11,200 00		
Loans on real estate, . . . .	3,179,102 83		
Loans on personal security, . . . .	1,649,150 00		
Loans to counties, cities or towns (notes), . . . .	475,730 00		
Deposits in banks, on interest, . .	196,154 58		
Expense account, . . . .	2,579 96		
Cash on hand, . . . .	1,757 49		
	<hr/>		<hr/>
	\$10,665,554 86		\$10,665,554 86

Loans on Public Funds, amount on each :—

On \$1,000 United States 4½s, . . . . .	\$1,000 00
On \$5,000 United States 6s, . . . . .	2,000 00

Loans on Bank Stock, amount on each :—

On 15 shares Second National Bank, Norwich, Ct., . . . . .	\$200 00
On 390 shares First National Bank, Worcester, . . . . .	39,000 00

Value (by books) of real estate, held by foreclosure or otherwise, . . . .	\$11,200 00
Assessed value of the same, . . . . .	13,600 00
Net income received from same during year ending Oct. 31, 1887, . . . .	32 36
Number of outstanding loans which are of an amount not exceeding \$3,000 each, . . . . .	981
Aggregate amount of the same, . . . . .	1,178,181 83
Amount of investments from which no income is received, . . . . .	17,200 00

## Cash on Deposit in Banks, amount in each :—

Worcester National Bank, Worcester, . . . . .	\$23,634 58
Citizens' National Bank, Worcester, . . . . .	16,000 00
City National Bank, Worcester, . . . . .	33,000 00
First National Bank, Worcester, . . . . .	34,500 00
Mechanics' National Bank, Worcester, . . . . .	33,000 00
Quinsigamond National Bank, Worcester, . . . . .	6,000 00
Millbury National Bank, Millbury, . . . . .	20,000 00
Wachusett National Bank, Fitchburg, . . . . .	25,000 00
National Bank of the Commonwealth, Boston, . . . . .	5,000 00

## Whole amount of interest or profits received or earned during year ending

Oct. 31, 1887, . . . . . \$480,799 79

Rate and amount of each semi-annual dividend for the year } 2 per cent., { 189,525 77  
 ending Oct. 31, 1887, . . . . . } 2 per cent., { 192,792 67

Times for the dividends fixed by the by-laws: January 15 and July 15.

Number and amount of deposits (not including dividends) received

during the year ending Oct. 31, 1887, . . . . . 17,424 \$1,294,718 72

Number and amount of deposits of and exceeding \$300 at any one

time during the year ending Oct. 31, 1887, . . . . . 959 558,639 00

Number and amount of withdrawals (including dividends) during the

year ending Oct. 31, 1887, . . . . . 13,636 1,414,707 21

Number of accounts opened during the year ending Oct. 31, 1887, 3,069

Number of accounts closed during the year ending Oct. 31, 1887, 2,476

Amount of expenses of the corporation during the year ending Oct. 31, 1887, 16,236 49

Amount of treasurer's bond, . . . . . 30,000 00

Date of examination by commissioner: October 7.

*Total amount of Loans with each specified Rate of Interest, including  
 Deposits in Banks on Interest.*

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$50,634 58	3 per cent.	\$64,500 00	4 $\frac{1}{8}$ per cent.	\$3,234,732 83	5 per cent.
20,000 00	3 $\frac{1}{2}$ "	100,000 00	4 $\frac{1}{4}$ "	16,000 00	5 $\frac{1}{2}$ "
67,500 00	3 $\frac{1}{2}$ "	971,400 00	4 $\frac{1}{2}$ "	220,000 00	5 $\frac{3}{4}$ "
6,700 00	3 $\frac{3}{4}$ "	350,000 00	4 $\frac{3}{4}$ "	89,350 00	6 "
401,500 00	4 "				

*Classification of Depositors' Accounts.*

	Number.	Amount.
Whole number, . . . . .	22,562	—
Of \$50 or less, . . . . .	4,610	\$102 380 90
Exceeding \$50 and not more than \$100, . . . . .	2,087	152,615 85
Exceeding \$100 and not more than \$200, . . . . .	2,658	375,790 63
Exceeding \$200 and not more than \$500, . . . . .	6,481	2,163,656 60
Exceeding \$500 and less than \$1,000, . . . . .	3,585	3,426 766 66
Of \$1,000 or more, . . . . .	3,141	3 888,184 35
To the credit of women, both adult and minor, . . . . .	11,776	4,611,728 00
To the credit of guardians, . . . . .	272	121,502 00
To the credit of religious and charitable associations, . . . . .	58	37,412 00
In trust, . . . . .	634	284,212 00

*Schedule A—Detailed Statement of Public Funds.*

	Par Value.	Estimated Market Value.	Amount Invested.
United States 4s, . . . . .	\$553,800	\$701,941 00	\$553,800 00
District of Columbia 6s, . . . . .	60,000	63,975 00	60,000 00
County of Hillsborough, N. H., 5s, . . . . .	1,000	1,032 00	1,000 00
of Strafford, N. H., 4s, . . . . .	37,000	37,700 00	37,000 00
City of Worcester, Mass., 6s, . . . . .	60,500	64,340 00	60,500 00
of Worcester, Mass., 5s, . . . . .	91,000	95,900 00	91,000 00
of Worcester, Mass., 4s, . . . . .	800,000	840,000 00	800,000 00
of Charlestown, Mass., 6s, . . . . .	5,000	5,337 00	5,000 00
of Fitchburg, Mass., 6s, . . . . .	35,000	38,275 00	35,000 00
of Lawrence, Mass., 6s, . . . . .	5,000	5,300 00	5,000 00
of Lowell, Mass., 6s, . . . . .	36,000	38,340 00	36,000 00
of Lynn, Mass., 6s, . . . . .	50,000	57,875 00	50,000 00
of Newton, Mass., 6s, . . . . .	40,000	50,800 00	40,000 00
of New Bedford, Mass., 6s, . . . . .	5,000	6,075 00	5,000 00
of Salem, Mass., 5s, . . . . .	22,000	25,520 00	22,000 00
of Concord, N. H., 6s, . . . . .	500	530 00	500 00
of Dover, N. H., 6s, . . . . .	2,000	2,200 00	2,000 00
of Manchester, N. H., 4s, . . . . .	8,000	8,240 00	8,000 00
of Manchester, N. H., 6s, . . . . .	38,500	44,275 00	38,500 00
of Nashua, N. H., 6s, . . . . .	34,000	37,060 00	34,000 00
of Providence, R. I., 4½s, . . . . .	52,000	55,640 00	52,000 00
of Providence, R. I., 5s, . . . . .	50,000	58,500 00	50,000 00
of Meriden, Ct., 7s, . . . . .	26,000	26,910 00	26,000 00
of New London, Ct., 7s, . . . . .	25,000	35,000 00	25,000 00
of Norwich, Ct., 5s, . . . . .	14,000	16,380 00	14,000 00
of Cleveland, Ohio, 7s, . . . . .	20,000	23,400 00	20,000 00
of Cleveland, Ohio, 4½s, . . . . .	27,000	27,200 00	27,000 00
of Columbus, Ohio, 6s, . . . . .	32,000	35,840 00	32,000 00
of Columbus, Ohio, 4s, . . . . .	90,000	93,700 00	90,000 00
of Indianapolis, Ind., 7½s, . . . . .	8,000	9,120 00	8,000 00
Town of Abington, Mass., 4s, . . . . .	60,000	63,000 00	60,000 00
of Brookline, Mass., 7s, . . . . .	20,000	25,400 00	20,000 00
of Beverly, Mass., 4s, . . . . .	100,000	106,000 00	100,000 00
of Northampton, Mass., 6s, . . . . .	13,000	14,040 00	13,000 00
of Spencer, Mass., 4s, . . . . .	40,000	42,000 00	40,000 00
of Westborough, Mass., 5s, . . . . .	20,000	23,000 00	20,000 00
of Pawtucket, R. I., 5s, . . . . .	3,000	3,322 00	3,000 00
	\$2,484,300	\$2,783,167 00	\$2,484,300 00

*Schedule B—Detailed Statement of Bank Stocks.*

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
54	Atlantic Nat'l Bank, Boston, . . . . .	\$5,400	\$7,209 00	\$5,400 00
375	Atlas Nat'l Bank, Boston, . . . . .	37,500	43,125 00	37,500 00
138	Blackstone Nat'l Bank, Boston, . . . . .	13,800	14,593 00	13,800 00
14	Boylston Nat'l Bank, Boston, . . . . .	1,400	1,827 00	1,400 00
54	Columbian Nat'l Bank, Boston, . . . . .	5,400	6,871 00	5,400 00



*Schedule B—Concluded.*

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
120	Continental N'l Bank, Boston,	\$12,000	\$14,280 00	\$12,000 00
90	Eliot Nat'l Bank, Boston, .	9,000	11,610 00	9,000 00
20	Faneuil Hall N'l Bank, Boston,	2,000	2,785 00	2,000 00
250	First Nat'l Bank, Boston, .	25,000	55,437 00	25,000 00
172	Freeman's Nat'l Bank, Boston,	17,200	16,168 00	17,200 00
31	Globe Nat'l Bank, Boston, .	3,100	2,852 00	3,100 00
180	Hamilton Nat'l Bank, Boston, .	18,000	22,050 00	18,000 00
150	Howard Nat'l Bank, Boston, .	15,000	16,162 00	15,000 00
74	Market Nat'l Bank, Boston, .	7,400	6,789 00	7,400 00
44	Massachusetts N'l B'k, Boston,	11,000	11,715 00	11,000 00
125	Merchants' N'l Bank, Boston, .	12,500	17,500 00	12,500 00
217	N'l B'k of Commerce, Boston,	21,700	26,474 00	21,700 00
78	N'l B'k of No. America, Boston,	7,800	8,170 00	7,800 00
93	N'l B'k of Redemption, Boston,	9,300	11,834 00	9,300 00
210	N'l B'k of the Republic, Boston,	21,000	29,400 00	21,000 00
208	Nat'l City Bank, Boston, .	20,800	22,516 00	20,800 00
110	Nat'l Eagle Bank, Boston, .	11,000	11,000 00	11,000 00
49	N'l Exchange Bank, Boston, .	4,900	6,174 00	4,900 00
308	N'l Hide & Leather B'k, Boston,	30,800	35,266 00	30,800 00
375	Nat'l Revere Bank, Boston, .	37,500	46,875 00	37,500 00
71	Nat'l Union Bank, Boston, .	7,100	10,277 00	7,100 00
300	Nat'l Webster Bank, Boston, .	30,000	30,825 00	30,000 00
199	New England N'l B'k, Boston,	19,900	29,054 00	19,900 00
47	North Nat'l Bank, Boston, .	4,700	6,157 00	4,700 00
84	Old Boston Nat'l Bank, Boston,	4,200	4,767 00	4,200 00
352	Second Nat'l Bank, Boston, .	35,200	52,800 00	35,200 00
173	Shawmut Nat'l Bank, Boston,	17,300	21,668 00	17,300 00
134	Shoe & Leather N'l B'k, Boston,	13,400	13,534 00	13,400 00
113	State Nat'l Bank, Boston, .	11,300	13,108 00	11,300 00
34	Suffolk Nat'l Bank, Boston, .	3,400	4,811 00	3,400 00
156	Tremont Nat'l Bank, Boston, .	15,600	15,639 00	15,600 00
190	Washington N'l Bank, Boston,	19,000	23,560 00	19,000 00
10	Blackstone N'l B'k, Uxbridge,	1,000	1,250 00	1,000 00
51	Fitchburg N'l B'k, Fitchburg,	5,100	6,885 00	5,100 00
45	Grafton Nat'l Bank, Grafton, .	4,500	5,175 00	4,500 00
55	Leicester Nat'l Bank, Leicester,	5,500	6,270 00	5,500 00
108	Millbury Nat'l Bank, Millbury,	10,800	14,040 00	10,800 00
48	Oxford Nat'l Bank, Oxford, .	4,800	5,760 00	4,800 00
30	Southbridge Nat'l Bank, South- bridge, . . . . .	3,000	4,050 00	3,000 00
200	Third Nat'l Bank, Springfield,	20,000	38,000 00	20,000 00
8	Ware Nat'l Bank, Ware, .	800	1,000 00	800 00
60	Franklin Co. N'l Bank, Green- field, . . . . .	6,000	6,000 00	6,000 00
281	Central Nat'l Bank, Worcester,	28,100	40,183 00	28,100 00
248	Citizens' N'l Bank, Worcester,	24,800	32,240 00	24,800 00
295	City Nat'l Bank, Worcester, .	29,500	39,530 00	29,500 00
133	Mechanics' N'l B'k, Worcester,	13,300	17,290 00	13,300 00
206	Quinsigamond Nat'l Bank, Worcester, . . . . .	20,600	24,720 00	20,600 00
800	Worcester N'l B'k, Worcester,	80,000	112,000 00	80,000 00
		\$799,400	\$1,029,275 00	\$799,400 00



*Railroad Bonds.*

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Albany R.R. 7s, . . .	\$57,000	\$63,840 00	\$57,000 00
Boston & Albany R.R. 6s, . . .	253,000	286,522 00	253,000 00
Boston, Barre & Gardner R.R. 5s, . .	13,000	13,520 00	13,000 00
Boston & Lowell R.R. 7s, . . .	30,000	33,675 00	30,000 00
Boston & Lowell R.R. 6s, . . .	3,000	3,427 00	3,000 00
Boston & Lowell R.R. 5s, . . .	24,000	25,680 00	24,000 00
Boston & Lowell R.R. 4½s, . . .	30,000	30,900 00	30,000 00
Boston & Lowell R.R. 4s, . . .	150,000	151,000 00	150,000 00
Boston & Maine R.R. 7s, . . .	43,000	49,450 00	43,000 00
Boston & Maine R.R. 4s, . . .	100,000	102,000 00	100,000 00
Fitchburg R.R. 7s, . . .	30,000	34,500 00	30,000 00
Fitchburg R.R. 6s, . . .	18,000	20,700 00	18,000 00
Fitchburg R.R. 5s, . . .	152,000	167,200 00	152,000 00
Fitchburg R.R. 4s, . . .	50,000	50,000 00	50,000 00
Leeds & Farmington R.R. 6s, . . .	28,000	31,780 00	28,000 00
Lowell & Lawrence R.R. 6s, . . .	3,000	3,480 00	3,000 00
Old Colony R.R. 7s, . . .	158,000	184,860 00	158,000 00
Old Colony R.R. 6s, . . .	19,000	22,040 00	19,000 00
Old Colony R.R. 4s, . . .	50,000	51,000 00	50,000 00
Providence & Worcester R.R. 6s, . .	178,000	207,400 00	178,000 00
Salem & Lowell R.R. 6s, . . .	25,000	29,400 00	25,000 00
Worcester & Nashua R.R. 5s, . . .	260,000	273,200 00	260,000 00
Vermont & Massachusetts R.R. 5s, . .	100,000	111,500 00	100,000 00
	\$1,774,000	\$1,947,074 00	\$1,774,000 00

## COMMONWEALTH OF MASSACHUSETTS.

WORCESTER, ss., Nov. 14, 1887.

Personally appeared Chas. A. Chase, Treasurer of the Worcester County Institution for Savings, and made affirmation that the foregoing statement, by him subscribed, is a true and correct statement of all the resources and liabilities of said institution, and that the answers made by him to the foregoing interrogatories contain the whole truth in reference to the matters to which they relate, according to his best knowledge and belief.

Before me,

J. HENRY HILL, *Justice of the Peace.*

WORCESTER, ss., Nov. 14, 1887.

Personally appeared Stephen Salisbury, Albert Tolman, Joseph Mason, John D. Washburn and Jonas G. Clark, being five or more of the trustees of said corporation, and severally made oath that they have made an examination of the affairs of the bank; that the books and records of said institution indicate the state of affairs as above attested by their treasurer; and that they believe said statement to be true.

Before me,

J. HENRY HILL, *Justice of the Peace.*

## WORCESTER FIVE CENTS SAVINGS BANK—WORCESTER.

Incorporated April, 1854. Number of corporators, 225.

ELIJAH B. STODDARD, *President*.J. STEWART BROWN, *Treasurer*.J. STEWART BROWN, *Clerk*.

Names of committee charged with the investment of its funds :

E. B. STODDARD,

WM. L. CLARK,

STEPHEN SAWYER,

JOSEPH E. DAVIS.

Open for business every business day, 9 A.M. to 1 P.M. and 2 to 4 P.M.

## STATEMENT.

ASSETS.		LIABILITIES.	
Public funds as per Schedule A,	\$251,000 00	Deposits, . . . .	\$3,243,727 30
Bank stock as per Schedule B, .	267,500 00	Earnings undivided,	27,914 47
Loans on bank stock, . . . .	10,700 00	Guaranty fund, . .	74,000 00
Railroad bonds, . . . .	202,000 00		
Loan on railroad bonds, . . . .	1,000 00		
Loan on railroad stocks, . . . .	8,000 00		
Railroad notes, . . . .	5,000 00		
Loans on real estate, . . . .	1,985,108 00		
Loans on personal security, . .	566,950 25		
Deposits in banks, on interest, .	43,152 59		
Expense account, . . . .	2,616 44		
Cash on hand, . . . .	2,614 49		
	<u>\$3,345,641 77</u>		<u>\$3,345,641 77</u>

## Loans on Bank Stock, amount on each :—

On 8 shares Central National Bank, Worcester, . . . . .	}	\$800 00
On 5 shares Worcester National Bank, Worcester, . . . . .		
On 15 shares Grafton National Bank, Grafton, . . . . .		1,500 00
On 17 shares Newton National Bank, Newton, . . . . .		1,500 00
On 4 shares Quinsigamond National Bank, Worcester, . . . . .		400 00
On 66 shares Citizens' National Bank, Worcester, . . . . .		6,500 00

## Loan on Railroad Bonds :—

On \$5,000 Eastern R.R. bonds, . . . . .	* \$1,000 00
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## Loan on Railroad Stocks :—

On 158 shares Providence & Worcester R.R. stock, . . . . .	\$8,000 00
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Number of outstanding loans which are of an amount not exceeding \$3,000

each, . . . . . 599

Aggregate amount of the same, . . . . . \$874,983 25

Amount of investments from which no income is received, . . . . . 500 00

\* This loan was illegal, and has been paid.

Cash on Deposit in Banks, amount in each :—

City National Bank, Worcester, . . . . .	\$14,272 00
Mechanics' National Bank, Worcester, . . . . .	12,611 64
Quinsigamond National Bank, Worcester, . . . . .	16,268 95

Whole amount of interest or profits received or earned during year ending	
Oct. 31, 1887, . . . . .	\$162,398 16
Rate and amount of each semi-annual dividend for the year } 2 per cent., {	59,429 69
ending Oct. 31, 1887, . . . . . } 2 per cent., {	61,303 80
Times for the dividends fixed by the by-laws: January 1 and July 1.	
Number and amount of deposits (not including dividends) received	
during the year ending Oct. 31, 1887, . . . . .	13,912 \$535,493 34
Number and amount of deposits of and exceeding \$300 at any one	
time during the year ending Oct. 31, 1887, . . . . .	408 240,244 05
Number and amount of withdrawals (including dividends) during the	
year ending Oct. 31, 1887, . . . . .	6,896 508,037 39
Number of accounts opened during the year ending Oct. 31, 1887, . . . . .	2,021
Number of accounts closed during the year ending Oct. 31, 1887, . . . . .	1,276
Amount of expenses of the corporation during the year ending Oct. 31, 1887, . . . . .	6,509 13
Amount of treasurer's bond, . . . . .	25,000 00
Date of examination by commissioner: October 10.	

Total amount of Loans with each specified Rate of Interest, including  
Deposits in Banks on Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$43,152 59	3 per cent.	\$171,000 00	4¾ per cent.	\$49,000 00	5¾ per cent.
3,500 25	4 “	2,125,908 00	5 “	80,850 00	6 “
51,000 00	4½ “	95,500 00	5½ “		

Classification of Depositors' Accounts.

	Number.	Amount.
Whole number, . . . . .	13,167	—
Of \$50 or less, . . . . .	7,030	\$82,836 82
Exceeding \$50 and not more than \$100, . . . . .	1,066	75,502 07
Exceeding \$100 and not more than \$200, . . . . .	1,144	158,611 01
Exceeding \$200 and not more than \$500, . . . . .	1,470	489,935 96
Exceeding \$500 and less than \$1,000, . . . . .	1,356	1,006,778 45
Of \$1,000 or more, . . . . .	1,102	1,430,062 99
To the credit of women, both adult and minor, . . . . .	6,278	1,503,786 07
To the credit of guardians, . . . . .	81	39,916 12
To the credit of religious and charitable associations, . . . . .	96	45,972 48
In trust, . . . . .	245	154,494 95



*Schedule A — Detailed Statement of Public Funds.*

	Par Value.	Estimated Market Value.	Amount Invested.
Town of Brookline, Mass., 7s, .	\$5,000	\$6,200 00	\$5,000 00
City of Lowell, Mass., 6s, .	27,000	28,350 00	27,000 00
of Lowell, Mass., 4s, .	56,000	56,000 00	56,000 00
of New London, Ct., 7s, .	14,000	18,200 00	14,000 00
of Newton, Mass., 6s, .	25,000	31,125 00	25,000 00
of Springfield, Mass., 7s, .	12,000	16,080 00	12,000 00
of Worcester, Mass., 6s, .	25,000	27,000 00	25,000 00
of Cleveland, Ohio, 7s, .	20,000	23,360 00	20,000 00
Town of Beverly, Mass., 4s, .	7,000	7,000 00	7,000 00
City of Scranton, Pa., 6s, .	6,000	6,690 00	6,000 00
of Springfield, Mass., 6s, .	10,000	10,000 00	10,000 00
United States 4s, .	44,000	55,000 00	44,000 00
	\$251,000	\$285,005 00	\$251,000 00

*Schedule B — Detailed Statement of Bank Stocks.*

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
50	Atlas Nat'l Bank, Boston, .	\$5,000	\$5,775 00	\$5,000 00
88	Blackstone N'l Bank, Boston, .	8,800	9,482 00	8,800 00
70	Central Nat'l Bank, Worcester, .	7,000	9,800 00	7,000 00
268	City Nat'l Bank, Worcester, .	26,800	32,160 00	26,800 00
25	Nat'l City Bank, Boston, .	2,500	2,675 00	2,500 00
7	Citizens' N'l Bank, Worcester, .	700	875 00	700 00
44	N'l B'k of Commerce, Boston, .	4,400	5,368 00	4,400 00
80	Nat'l Bank of the Common- wealth, Boston, .	8,000	10,960 00	8,000 00
100	Nat'l Eagle Bank, Boston, .	10,000	10,000 00	10,000 00
122	Eliot Nat'l Bank, Boston, .	12,200	15,616 00	12,200 00
67	First Nat'l Bank, Boston, .	6,700	14,807 00	6,700 00
5	First Nat'l Bank, Leominster, .	500	500 00	500 00
41	Fourth Nat'l Bank, Boston, .	4,100	4,633 00	4,100 00
100	Globe Nat'l Bank, Boston, .	10,000	9,125 00	10,000 00
50	Grafton Nat'l Bank, Grafton, .	5,000	6,250 00	5,000 00
50	Hamilton Nat'l Bank, Boston, .	5,000	6,100 00	5,000 00
164	N'l Hide & Leather B'k, Boston, .	16,400	18,778 00	16,400 00
100	Howard Nat'l Bank, Boston, .	10,000	11,000 00	10,000 00
30	Leicester N'l Bank, Leicester, .	3,000	3,600 00	3,000 00
12	Market Nat'l Bank, Boston, .	1,200	1,101 00	1,200 00
64	Mechanics' N'l B'k, Worcester, .	6,400	7,680 00	6,400 00
50	Merchants' Nat'l Bank, Boston, .	5,000	7,000 00	5,000 00
107	Millbury Nat'l Bank, Millbury, .	10,700	13,375 00	10,700 00
8	North Nat'l Bank, Boston, .	800	1,048 00	800 00
185	N'l B'k of No. America, Boston, .	18,500	19,332 00	18,500 00
55	Northboro' N'l B'k, Northboro', .	5,500	6,875 00	5,500 00
158	Quinsigamond Nat'l Bank, Worcester, .	15,800	19,750 00	15,800 00
50	Shawmut Nat'l Bank, Boston, .	5,000	6,250 00	5,000 00



*Schedule B — Concluded.*

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
63	Shoe & Leather N'l B'k, Boston,	\$6,300	\$6,363 00	\$6,300 00
50	Spencer Nat'l Bank, Spencer, .	5,000	5,750 00	5,000 00
50	State Nat'l Bank, Boston, .	5,000	5,800 00	5,000 00
16	Third Nat'l Bank, Boston, .	1,600	1,608 00	1,600 00
131	Traders' Nat'l Bank, Boston, .	13,100	12,346 00	13,100 00
25	Wachusett N'l B'k, Fitchburg,	2,500	4,500 00	2,500 00
110	Nat'l Webster Bank, Boston, .	11,000	11,275 00	11,000 00
10	Westminster Nat'l Bank, West- minster, . . . . .	1,000	1,000 00	1,000 00
20	Worcester N'l Bank, Worcester,	2,000	2,600 00	2,000 00
25	Leominster N'l B'k, Leominster,	2,500	2,500 00	2,500 00
25	Oxford Nat'l Bank, Oxford, .	2,500	3,250 00	2,500 00
		\$267,500	\$316,907 00	\$267,500 00

*Railroad Bonds.*

	Par Value.	Estimated Market Value.	Amount Invested.
Worcester & Nashua R.R. 5s, . .	\$34,000	\$35,520 00	\$34,000 00
Nashua & Rochester R.R. 6s, . .	24,000	24,960 00	24,000 00
Fitchburg R.R. 4s, . . . . .	20,000	20,000 00	20,000 00
Conn. & Passumpsic Rivers R.R. 7s,	12,000	13,200 00	12,000 00*
Boston, Barre & Gardner R.R. 5s, .	7,000	7,280 00	7,000 00
Boston, Barre & Gardner R.R. 7s, .	1,000	1,150 00	1,000 00
Portland & Kennebec R.R. 6s, . .	6,000	6,720 00	6,000 00
Androscoggin & Kennebec R.R. 6s, .	16,000	16,800 00	16,000 00
Boston & Albany R.R. 6s, . . . .	21,000	23,940 00	21,000 00
Providence & Worcester R.R. 6s, . .	11,000	12,760 00	11,000 00
Boston & Lowell R.R. 4s, . . . .	50,000	51,000 00	50,000 00
	\$202,000	\$213,330 00	\$202,000 00

## COMMONWEALTH OF MASSACHUSETTS.

WORCESTER, SS., Nov. 16, 1887.

Personally appeared J. Stewart Brown, Treasurer of the Worcester Five Cents Savings Bank, and made oath that the foregoing statement, by him subscribed, is a true and correct statement of all the resources and liabilities of said institution, and that the answers made by him to the foregoing interrogatories contain the whole truth in reference to the matters to which they relate, according to his best knowledge and belief.

Before me, FREDERICK W. WARD, *Justice of the Peace.*

WORCESTER, SS., Nov. 16, 1887.

Personally appeared E. B. Stoddard, Wm. L. Clark, Stephen Sawyer, Joseph E. Davis, Henry M. Witter and Nath'l Paine, being five or more of the trustees of said corporation, and severally made oath that they have made an examination of the affairs of the bank; that the books and records of said institution indicate the state of affairs as above attested by their treasurer; and that they believe said statement to be true.

Before me, FREDERICK W. WARD, *Justice of the Peace.*

\* This was a legal investment when made.

## WORCESTER MECHANICS' SAVINGS BANK—WORCESTER.

Incorporated May 15, 1851. Number of corporators, 120.

FRANCIS H. DEWEY, *President.*HENRY WOODWARD, *Treasurer.*FRANCIS H. DEWEY, JR., *Clerk.*

Names of committee charged with the investment of its funds :

FRANCIS H. DEWEY,

JOHN H. COES,

J EDWIN SMITH,

T. W. HAMMOND.

EMORY BARRISTER,

Open for business every business day, except Saturday, 9 A.M. to 4 P.M. Saturday,  
9 A.M. to 1 P.M.

## STATEMENT.

ASSETS.		LIABILITIES.	
Public funds as per Schedule A,	\$155,000 00	Deposits, . . . . .	\$4,055,551 29
Bank stock as per Schedule B, .	474,893 20	Earnings undivided,	40,075 93
Loan on bank stock, . . . . .	900 00	Guaranty fund, . . . . .	90,301 56
Railroad bonds, . . . . .	145,000 00		
Railroad notes, . . . . .	150,000 00		
Loans on real estate, . . . . .	1,364,400 91		
Loans on personal security, . .	1,384,944 05		
Loans to counties, cities or towns (notes), . . . . .	27,000 00		
Deposits in banks, on interest, .	137,081 48		
Expense account, . . . . .	3,511 51		
Premium account, . . . . .	40,000 00		
Suspense account, . . . . .	257 75		
Cash on hand, . . . . .	2,939 88		
	<b>\$4,185,928 78</b>		<b>\$4,185,928 78</b>

## Loan on Bank Stock :—

On 10 shares Mechanics' National Bank, Worcester, . . . . . \$900 00

Number of outstanding loans which are of an amount not exceeding

\$3,000 each, . . . . . 520

Aggregate amount of the same, . . . . . \$697,173 58

## Cash on Deposit in Banks, amount in each :—

Mechanics' National Bank, Worcester, . . . . . \$106,581 48

Central National Bank, Worcester, . . . . . 20,500 00

City National Bank, Worcester, . . . . . 5,000 00

Quinsigamond National Bank, Worcester, . . . . . 5,000 00

Whole amount of interest or profits received or earned during year ending

Oct. 31, 1887, . . . . . \$204,870 79

Rate and amount of each semi-annual dividend for the year } 2 per cent., { 75,651 12  
ending Oct. 31, 1887, . . . . . } 2 per cent., { 76,968 18

Times for the dividends fixed by the by-laws: January and July.

Number and amount of deposits (not including dividends) received

during the year ending Oct. 31, 1887, . . . . . 4,240 \$544,937 37

Number and amount of deposits of and exceeding \$300 at any one time during the year ending Oct. 31, 1887, . . . . .	536	\$291,439 56
Number and amount of withdrawals (including dividends) during the year ending Oct. 31, 1887, . . . . .	4,614	540,238 68
Number of accounts opened during the year ending Oct. 31, 1887, . . . . .	929	
Number of accounts closed during the year ending Oct. 31, 1887, . . . . .	775	
Amount of expenses of the corporation during the year ending Oct. 31, 1887, . . . . .		9,214 03
Amount of treasurer's bond, . . . . .		20,000 00
Date of examination by commissioner : August 29.		

*Total amount of Loans with each specified Rate of Interest, including Deposits in Banks on Interest.*

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$179,525 50	4 per cent.	\$30,000 00	4½ per cent.	\$335,500 00	5½ per cent.
25,000 00	4¾ “	175,000 00	4¾ “	25,000 00	5¾ “
533,100 00	4½ “	1,665,000 94	5 “	96,200 00	6 “

*Classification of Depositors' Accounts.*

	Number.	Amount.
Whole number, . . . . .	7,298	-
Of \$50 or less, . . . . .	972	\$19,671 86
Exceeding \$50 and not more than \$100, . . . . .	500	34,367 82
Exceeding \$100 and not more than \$200, . . . . .	877	120,995 16
Exceeding \$200 and not more than \$500, . . . . .	1,495	495,350 47
Exceeding \$500 and less than \$1,000, . . . . .	1,582	1,090,675 20
Of \$1,000 or more, . . . . .	1,872	2,294,490 78
To the credit of women, both adult and minor, . . . . .	3,478	1,804,298 95
To the credit of guardians, . . . . .	103	61,558 83
To the credit of religious and charitable associations, . . . . .	59	42,979 00
In trust, . . . . .	376	240,155 48

*Schedule A—Detailed Statement of Public Funds.*

	Par Value.	Estimated Market Value.	Amount Invested.
United States 4½s, . . . . .	\$155,000	\$168,562 50	\$155,000 00
United States 4s, . . . . .	150,000	190,125 00	150,000 00
City of Providence, R. I., 4½s, . . . . .	59,000	61,950 00	59,000 00
of Springfield, Mass., 7s, . . . . .	4,000	5,420 00	4,000 00
Town of Spencer, Mass., 4s, . . . . .	25,000	25,000 00	25,000 00
City of Cambridge, Mass., 6s, . . . . .	15,000	17,100 00	15,000 00
of New London, Ct., 7s, . . . . .	20,000	25,600 00	20,000 00
of Fitchburg, Mass., 6s, . . . . .	10,000	10,950 00	10,000 00
Town of Brookline, Mass., 7s, . . . . .	7,000	8,680 00	7,000 00
City of Portsmouth, N. H., 6s, . . . . .	5,000	5,400 00	5,000 00*
of Norwich, Ct., 5s, . . . . .	5,000	5,650 00	5,000 00
	\$455,000	\$524,437 50	\$455,000 00

\* This was a legal investment when made.



*Schedule B — Detailed Statement of Bank Stocks.*

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
59	Atlas Nat'l Bank, Boston, .	\$5,900	\$7,198 00	\$7,198 00
10	Blackstone Nat'l Bank, Boston,	1,000	1,123 75	1,101 25
124	Boston Nat'l Bank, Boston, .	12,400	15,143 44	12,766 12
90	Boylston Nat'l Bank, Boston, .	9,000	12,150 00	10,850 00
118	Nat'l City Bank, Boston, .	11,800	12,626 00	12,626 00
45	Columbian N'l Bank, Boston, .	4,500	5,642 50	5,642 50
200	N'l Bank of Commerce, Boston,	20,000	25,600 00	23,700 00
200	Eliot Nat'l Bank, Boston, .	20,000	26,600 00	23,953 25
11	Faneuil Hall N'l Bank, Boston,	1,100	1,540 00	1,432 75
9	Globe Nat'l Bank, Boston, .	900	848 25	848 25
83	Hamilton Nat'l Bank, Boston,	8,300	10,292 00	10,280 75
178	N'l Hide & Leather B'k, Boston,	17,800	20,781 50	19,871 75
108	Howard Nat'l Bank, Boston, .	10,800	12,258 00	12,258 00
100	Market Nat'l Bank, Boston, .	10,000	9,300 00	9,300 00
17	Massachusetts N'l B'k, Boston,	4,250	4,510 27	4,510 27
146	Merchants' N'l Bank, Boston, .	14,600	20,440 00	20,289 75
62	New England N'l B'k, Boston,	6,200	9,439 50	8,260 25
174	North Nat'l Bank, Boston, .	17,400	23,533 50	20,234 75
38	Old Boston N'l B'k, Boston, .	1,900	2,223 00	2,223 00
113	N'l B'k of Redemption, Boston,	11,300	14,379 25	13,787 50
109	N'l B'k of the Republic, Boston,	10,900	15,260 00	14,277 25
200	Nat'l Revere Bank, Boston, .	20,000	25,200 00	20,965 00
63	Nat'l Union Bank, Boston, .	6,300	8,820 00	8,820 00
50	Second Nat'l Bank, Boston, .	5,000	7,762 50	7,700 00
115	Shawmut Nat'l Bank, Boston,	11,500	14,576 50	13,089 25
50	State Nat'l Bank, Boston, .	5,000	6,000 00	6,000 00
202	Suffolk Nat'l Bank, Boston, .	20,200	23,684 50	23,684 50
45	Traders' Nat'l Bank, Boston, .	4,500	4,269 37	4,269 37
40	Tremont Nat'l Bank, Boston, .	4,000	4,085 00	4,085 00
39	Washington N'l Bank, Boston,	3,900	4,992 00	4,992 00
84	Central Nat'l Bank, Worcester,	8,400	12,180 00	9,167 50
180	City Nat'l Bank, Worcester, .	18,000	23,400 00	18,000 00
115	Citizens' Nat'l Bank, Worcester,	11,500	15,000 00	15,000 00
12	First Nat'l Bank, Worcester, .	1,200	2,400 00	1,656 00
383	Mechanics' N'l B'k, Worcester,	38,300	49,790 00	44,147 69
74	Quinsigamond Nat'l Bank, Worcester, . . . . .	7,400	8,880 00	8,567 50
95	Worcester N'l B'k, Worcester,	9,500	13,300 00	10,222 00
10	Clinton Nat'l Bank, Clinton, .	1,000	1,250 00	1,120 00
51	Franklin Nat'l Bank, Franklin,	5,100	5,865 00	5,715 00
114	Grafton Nat'l Bank, Grafton, .	11,400	13,680 00	10,720 00
75	Oxford Nat'l Bank, Oxford, .	7,500	9,750 00	9,625 00
43	Millbury Nat'l Bank, Millbury,	4,300	5,590 00	5,220 00
35	Southbridge Nat'l Bank, South- bridge, . . . . .	3,500	4,453 75	3,780 00
20	Westminster Nat'l Bank, West- minster, . . . . .	2,000	2,000 00	2,000 00
8	Leicester Nat'l Bank, Leicester,	800	936 00	936 00
		\$410,350	\$518,753 58	\$474,893 20



*Railroad Bonds.*

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Albany R.R. 7s, . . .	\$20,000	\$22,150 00	\$20,000 00
Worcester & Nashua R.R. 5s, . . .	50,000	52,000 00	50,000 00
Fitchburg R.R. 4s, . . . . .	50,000	50,750 00	50,000 00
Fitchburg R.R. 4½s, . . . . .	25,000	25,000 00	25,000 00
	\$145,000	\$149,900 00	\$145,000 00

## COMMONWEALTH OF MASSACHUSETTS.

WORCESTER, ss., Nov. 8, 1887.

Personally appeared Henry Woodward, Treasurer of the Worcester Mechanics' Savings Bank, and made oath that the foregoing statement, by him subscribed, is a true and correct statement of all the resources and liabilities of said institution, and that the answers made by him to the foregoing interrogatories contain the whole truth in reference to the matters to which they relate, according to his best knowledge and belief.

Before me,

F. H. DEWEY, JR., *Justice of the Peace.*

WORCESTER, ss., Nov. 8, 1887.

Personally appeared Francis H. Dewey, Emory Barrister, T. W. Hammond, J. Edwin Smith and Geo. E. Merrill, being five or more of the trustees of said corporation, and severally made oath that they have made an examination of the affairs of the bank; that the books and records of said institution indicate the state of affairs as above attested by their treasurer; and that they believe said statement to be true.

Before me,

F. H. DEWEY, JR., *Justice of the Peace.*

## WORCESTER NORTH SAVINGS INSTITUTION—FITCHBURG.

Incorporated 1868. Number of corporators, 106.

AMASA NORCROSS, *President.*HENRY A. WILLIS, *Treasurer.*BENJAMIN F. WALLIS, *Clerk.*

Names of committee charged with the investment of its funds:

AMASA NORCROSS,

HARRIS C. HARTWELL,

EDWIN UPTON,

ELIOT N. CHOATE.

WILLIAM BAKER,

Open for business every business day, except Saturday, 8.45 A.M. to 3 P.M. Saturday,  
8.45 A.M. to 2 P.M.

## STATEMENT.

ASSETS.		LIABILITIES.	
Public funds as per Schedule A,	\$426,493 00	Deposits, . . . . .	\$2,487,850 39
Bank stock as per Schedule B, .	103,575 87	Earnings undivided,	54,699 00
Loans on bank stock, . . . . .	16,350 00	Guaranty fund, . . . . .	59,673 95
Railroad bonds, . . . . .	75,000 00		
Loan on railroad stocks, . . . . .	9,000 00		
Railroad notes, . . . . .	20,000 00		
Real estate by foreclosure, . . . . .	4,715 28		
Loans on real estate, . . . . .	1,206,771 12		
Loans on personal security, . . . . .	594,673 85		
Loans to counties, cities or towns (notes), . . . . .	99,700 00		
Deposits in banks, on interest, . . . . .	40,711 45		
Expense account, . . . . .	1,677 37		
Taxes and insurance, . . . . .	498 36		
Cash on hand, . . . . .	3,057 04		
	<u>\$2,602,223 34</u>		<u>\$2,602,223 34</u>

## Loans on Bank Stock, amount on each:—

On 24 shares Rollstone National Bank, Fitchburg, . . . . .	*\$2,500 00
On 90 shares Wachusett National Bank, Fitchburg, . . . . .	9,000 00
On 40 shares Westminster National Bank, Westminster, . . . . .	2,950 00
On 8 shares Agricultural National Bank, Pittsfield, . . . . .	} 1,900 00
On 11 shares Pittsfield National Bank, Pittsfield, . . . . .	

## Loan on Railroad Stocks:—

On 75 shares Boston & Albany R.R., . . . . .	\$9,000 00
Value (by books) of real estate, held by foreclosure or otherwise, . . . . .	\$4,715 28
Assessed value of the same, . . . . .	5,125 00
Net income received from same during year ending Oct. 31, 1887, . . . . .	339 36
Number of outstanding loans which are of an amount not exceeding \$3,000 each, . . . . .	467
Aggregate amount of the same, . . . . .	525,922 29
Amount of investments from which no income is received, . . . . .	13,322 92

\* This bank was notified that this loan exceeds the legal limit.

Cash on Deposit in Banks, amount in each : —

Rollstone National Bank, Fitchburg, . . . . .	\$29,000 00
National Bank of the Commonwealth, Boston, . . . . .	11,711 45

Whole amount of interest or profits received or earned during year ending Oct. 31, 1887, . . . . . \$120,989 40

Rate and amount of each semi-annual dividend for the year ending Oct. 31, 1887, . . . . .	2 per cent., {	45,874 61
	2 per cent., {	47,306 76

Times for the dividends fixed by the by-laws: January 1 and July 1.

Number and amount of deposits (not including dividends) received during the year ending Oct. 31, 1887, . . . . . 5,965 \$486,675 43

Number and amount of deposits of and exceeding \$300 at any one time during the year ending Oct. 31, 1887, . . . . . 330 186,810 92

Number and amount of withdrawals (including dividends) during the year ending Oct. 31, 1887, . . . . . 3,712 460,428 93

Number of accounts opened during the year ending Oct. 31, 1887, 1,302

Number of accounts closed during the year ending Oct. 31, 1887, 872

Amount of expenses of the corporation during the year ending Oct. 31, 1887, 7,214 48

Amount of treasurer's bond, . . . . . 20,000 00

Date of examination by commissioner: October 17.

Total amount of Loans with each specified Rate of Interest, including Deposits in Banks on Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$40,711 45	2½ per cent.	\$31,000 00	4¾ per cent.	\$75,000 00	5¾ per cent.
116,700 00	4 “	743,043 25	5 “	170,894 00	6 “
59,879 59	4¼ “	557,828 13	5½ “	1,200 00	6½ “
190,950 00	4½ “				

Classification of Depositors' Accounts.

	Number.	Amount.
Whole number, . . . . .	6,519	—
Of \$50 or less, . . . . .	1,730	\$35,156 26
Exceeding \$50 and not more than \$100, . . . . .	691	49,721 08
Exceeding \$100 and not more than \$200, . . . . .	857	119,970 95
Exceeding \$200 and not more than \$500, . . . . .	1,196	397,540 22
Exceeding \$500 and less than \$1,000, . . . . .	1,104	747,373 24
Of \$1,000 or more, . . . . .	941	1,138,088 64
To the credit of women, both adult and minor, . . . . .	3,247	1,147,998 69
To the credit of guardians, . . . . .	67	32,900 21
To the credit of religious and charitable associations, . . . . .	68	49,173 44
In trust, . . . . .	367	217,345 36

*Schedule A — Detailed Statement of Public Funds.*

	Par Value.	Estimated Market Value.	Amount Invested.
Town of Attleborough, Mass., 4s, .	\$24,000	\$24,000 00	\$24,000 00
of Abington, Mass., 4s, .	10,000	10,000 00	10,000 00
City of Boston, Mass., 6s, .	10,000	11,250 00	} 31,400 00
of Boston, Mass., 4s, .	20,000	20,300 00	
of Cleveland, Ohio, 7s, .	20,000	23,500 00	} 49,300 00
of Cleveland, Ohio, 4½s, .	25,000	25,250 00	
of Dayton, Ohio, 4s, .	25,000	24,750 00	25,000 00
of Des Moines, Iowa, 4½s, .	25,000	23,750 00	25,000 00
Town of Danvers, Mass., 5s, .	10,000	11,350 00	10,000 00
District of Columbia 6s, .	30,000	32,475 00	30,000 00
City of Fall River, Mass., 5s, .	20,000	22,750 00	20,000 00
Town of Greenfield, Mass., 4s, .	30,000	30,000 00	30,600 00
City of Lynn, Mass., 5s, .	10,000	11,250 00	10,000 00
of Lewiston, Me., 5s, .	10,000	11,200 00	10,000 00
Town of Montpelier, Vt., 4½s, .	50,000	50,500 00	50,000 00
City of Norwich, Ct., 7s, .	20,000	26,600 00	22,400 00
of New Bedford, Mass., 6s, .	20,000	24,550 00	21,300 00
of Portland, Me., 6s, .	15,000	17,350 00	15,593 00*
Town of Rockland, Mass., 4s, .	10,000	10,000 00	10,000 00
City of Springfield, Mass., 7s, .	20,000	21,435 00	21,900 00
Town of Wayland, Mass., 5s, .	10,000	11,000 00	10,000 00
	\$414,000	\$443,260 00	\$426,493 00

*Schedule B — Detailed Statement of Bank Stocks.*

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
100	Atlas Nat'l Bank, Boston, .	\$10,000	\$11,537 50	\$10,962 62
100	Boston Nat'l Bank, Boston, .	10,000	11,900 00	9,000 00
50	Blackstone Nat'l Bank, Boston, .	5,000	5,325 00	5,406 25
100	Nat'l City Bank, Boston, .	10,000	10,625 00	10,689 00
100	N'l B'k of Commerce, Boston, .	10,000	11,950 00	10,487 50
50	Continental Nat'l Bank, Boston, .	5,000	6,350 00	5,687 50
50	Nat'l Eagle Bank, Boston, .	5,000	5,000 00	5,200 00
25	Fitchburg N'l Bank, Fitchburg, .	2,500	3,700 00	3,950 00
15	Faneuil Hall N'l Bank, Boston, .	1,500	2,088 75	1,871 25
66	First Nat'l Bank, Leominster, .	6,600†	330 00	460 00
50	Merchants' Nat'l B'k, Boston, .	5,000	7,075 00	6,390 25
150	Rollstone N'l Bank, Fitchburg, .	15,000	22,500 00	22,371 50
50	Tremont Nat'l Bank, Boston, .	5,000	5,012 50	6,100 00
50	Nat'l Webster Bank, Boston, .	5,000	5,131 25	5,000 00
		\$95,600	\$108,525 00	\$103,575 87

\* This was a legal investment when made.

† This bank is in liquidation, and has paid 90 per cent. to the stockholders.



Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Vermont & Massachusetts R.R. 5s, .	\$40,000	\$43,400 00	\$40,000 00
Boston & Albany R.R. 7s, . . .	10,000	11,100 00	10,000 00
Fitchburg R.R. 4s, . . . . .	25,000	24,250 00	25,000 00
	\$75,000	\$78,750 00	\$75,000 00

COMMONWEALTH OF MASSACHUSETTS.

WORCESTER, ss., Nov. 17, 1887.

Personally appeared Henry A. Willis, Treasurer of the Worcester North Savings Institution, and made oath that the foregoing statement, by him subscribed, is a true and correct statement of all the resources and liabilities of said institution, and that the answers made by him to the foregoing interrogatories contain the whole truth in reference to the matters to which they relate, according to his best knowledge and belief.

Before me, BENJAMIN F. WALLIS, *Justice of the Peace.*

WORCESTER, ss., Nov. 17, 1887.

Personally appeared Amasa Norcross, William Baker, John Upton, George Robbins and Asa S. Lawton, being five or more of the trustees of said corporation, and severally made oath that they have made an examination of the affairs of the bank; that the books and records of said institution indicate the state of affairs as above attested by their treasurer; and that they believe said statement to be true.

Before me, BENJAMIN F. WALLIS, *Justice of the Peace.*

## WORONOCO SAVINGS BANK—WESTFIELD.

Incorporated 1871. Number of corporators, 30.

D. L. GILLETT, *President.*CHAS. L. WELLER, *Treasurer.*HENRY FULLER, *Clerk.*

Names of committee charged with the investment of its funds:

D. L. GILLETT,

M. L. ROBINSON,

L. R. NORTON,

O. B. PARKS.

Open for business every business day, 9 A.M. to 3 P.M.

## STATEMENT.

ASSETS.		LIABILITIES.	
Public funds as per Schedule A,	\$206,441 57	Deposits, . . . . .	\$801,018 09
Loan on public funds, . .	1,000 00	Earnings undivided, . .	7,872 14
Bank stock as per Schedule B, .	21,811 00	Guaranty fund, . . . .	17,967 48
Loans on bank stock, . . . .	8,700 00		
Railroad bonds, . . . . .	14,000 00		
Real estate by foreclosure, . .	3,600 00		
Loans on real estate, . . . .	345,263 00		
Loans on personal security, . .	162,672 36		
Loans to counties, cities or towns			
(notes), . . . . .	9,000 00		
Deposits in banks, on interest, .	50,314 08		
Deposit in bank, not on in-			
terest, . . . . .	3,000 00		
Expense account, . . . . .	339 60		
Cash on hand, . . . . .	716 10		
	<u>\$826,857 71</u>		<u>\$826,857 71</u>

Loan on Public Funds:—

On \$1,000 United States 4s, . . . . . \$1,000 00

Loans on Bank Stock, amount on each:—

On 51 shares Hampden National Bank, Westfield, . . . . .	\$2,700 00
On 25 shares First National Bank, Westfield, . . . . .	2,400 00
On 23 shares Fall River National Bank, Fall River, . . . . .	
On 6 shares National Union Bank, Fall River, . . . . .	
On 5 shares Machinists' National Bank, Taunton, . . . . .	3,600 00
On 15 shares Taunton National Bank, Taunton, . . . . .	

Value (by books) of real estate, held by foreclosure or otherwise, . . \$3,600 00

Assessed value of the same, . . . . . 3,100 00

Net income received from same during year ending Oct. 31, 1887, . . 3 50

Number of outstanding loans which are of an amount not exceeding

\$3,000 each, . . . . . 176

Aggregate amount of the same, . . . . . 220,747 36

Amount of investments from which no income is received, . . . . . 1,700 00

Cash on Deposit in Banks, amount in each :—

Holyoke National Bank, Holyoke, . . . . .	\$15,000 00
Third National Bank, Springfield, . . . . .	5,000 00
Chapin National Bank, Springfield, . . . . .	5,000 00
City National Bank, Springfield, . . . . .	5,000 00
Agawam National Bank, Springfield, . . . . .	10,000 00
Hampden National Bank, Westfield, . . . . .	3,000 00
Springfield Safe Deposit and Trust Co., Springfield, . . . . .	10,314 08

Whole amount of interest or profits received or earned during year ending Oct. 31, 1887, . . . . .	\$35,758 33
Rate and amount of each semi-annual dividend for the year ending Oct. 31, 1887, . . . . .	2 per cent., { 14,546 37 2 per cent., { 15,158 60
Times for the dividends fixed by the by-laws: January and July.	
Number and amount of deposits (not including dividends) received during the year ending Oct. 31, 1887, . . . . .	1,767 \$165,497 52
Number and amount of deposits of and exceeding \$300 at any one time during the year ending Oct. 31, 1887, . . . . .	163 92,128 65
Number and amount of withdrawals (including dividends) during the year ending Oct. 31, 1887, . . . . .	1,313 147,119 74
Number of accounts opened during the year ending Oct. 31, 1887, . . . . .	383
Number of accounts closed during the year ending Oct. 31, 1887, . . . . .	268
Amount of expenses of the corporation during the year ending Oct. 31, 1887, . . . . .	1,051 07
Amount of treasurer's bond, . . . . .	15,000 00
Date of examination by commissioner: July 15.	

Total amount of Loans with each specified Rate of Interest, including Deposits in Banks on Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$35,314 08	4 per cent.	\$71,000 00	4½ per cent.	\$470,635 36	5 per cent.

Classification of Depositors' Accounts.

	Number.	Amount.
Whole number, . . . . .	1,982	—
Of \$50 or less, . . . . .	574	\$10,092 70
Exceeding \$50 and not more than \$100, . . . . .	199	10,989 59
Exceeding \$100 and not more than \$200, . . . . .	244	34,387 21
Exceeding \$200 and not more than \$500, . . . . .	341	111,849 38
Exceeding \$500 and less than \$1,000, . . . . .	288	207,650 85
Of \$1,000 or more, . . . . .	336	426,048 36
To the credit of women, both adult and minor, . . . . .	856	297,268 82
To the credit of guardians, . . . . .	29	14,418 66
To the credit of religious and charitable associations, . . . . .	45	49,497 66
In trust, . . . . .	186	109,686 40

*Schedule A — Detailed Statement of Public Funds.*

	Par Value.	Estimated Market Value.	Amount Invested.
Town of Westfield, Mass., 4s, .	\$40,000	\$40,000 00	\$40,000 00
United States 4s, . . . . .	56,000	71,120 00	56,000 00
United States 4½s, . . . . .	105,000	114,187 50	110,441 57
	\$201,000	\$225,307 50	\$206,441 57

*Schedule B — Detailed Statement of Bank Stocks.*

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
76	First Nat'l Bank, Westfield, .	\$7,600	\$10,792 00	\$10,726 00
15	First Nat'l Bank, Springfield, .	1,500	2,340 00	2,475 00
12	Agawam N'l Bank, Springfield,	1,200	1,524 00	1,560 00
47	Hampden N'l Bank, Westfield,	4,700	7,285 00	7,050 00
		\$15,000	\$22,121 00	\$21,811 00

*Railroad Bonds.*

	Par Value.	Estimated Market Value.	Amount Invested.
Boston, Winthrop & Shore R.R. 5s, .	\$14,000	\$15,400 00	\$14,000 00

## COMMONWEALTH OF MASSACHUSETTS.

HAMPDEN, ss., Nov. 21, 1887.

Personally appeared Chas. L. Weller, Treasurer of the Woronoco Savings Bank, and made oath that the foregoing statement, by him subscribed, is a true and correct statement of all the resources and liabilities of said institution, and that the answers made by him to the foregoing interrogatories contain the whole truth in reference to the matters to which they relate, according to his best knowledge and belief.

Before me,

HENRY FULLER, *Justice of the Peace.*

HAMPDEN, ss., Nov. 22, 1887.

Personally appeared D. L. Gillett, O. B. Parks, J. S. Clark, Thos. Kniel and L. R. Norton, being five or more of the trustees of said corporation, and severally made oath that they have made an examination of the affairs of the bank; that the books and records of said institution indicate the state of affairs as above attested by their treasurer; and that they believe said statement to be true.

Before me,

HENRY FULLER, *Justice of the Peace.*



## AGGREGATE STATEMENT OF CONDITION,

OCTOBER 31, 1887.

ASSETS.		LIABILITIES.	
Public Funds :—		Deposits, . . .	\$302,948,624 08
United States bonds, . . .	\$8,640,378 23	Surplus, . . .	5,202,170 59
State, county, city and town bonds, . . .	31,663,672 79	Guaranty fund, . .	8,631,746 58
Loans on public funds, . . .	903,165 00	Sundries, . . .	314,958 12
Bank stock, . . .	26,850,920 79		
Loans on bank stock, . . .	1,431,092 38		
Railroad bonds, . . .	21,185,901 79		
Loans on railroad bonds, . . .	171,050 00		
Loans on railroad stocks, . . .	232,525 00		
Railroad notes, . . .	3,080,000 00		
Real estate by foreclosure, . . .	2,512,093 27		
Real estate for banking purposes, . . .	2,390,409 26		
Loans on mortgages of real estate, . . .	119,792,832 88		
Loans on personal security, . . .	78,518,753 22		
Loans to counties, cities or towns, . . .	8,791,579 34		
Loans on depositors' books, . . .	215,156 85		
Loans to Commonwealth of Massachusetts, . . .	950,000 00		
Deposits in banks, on interest, . . .	7,717,976 54		
Deposits in banks, not on interest, . . .	528,942 63		
Sundries,* . . .	909,328 90		
Cash on hand, . . .	611,720 50		
	<hr/>		<hr/>
	\$317,097,499 37		\$317,097,499 37

Whole amount of interest or profits received or earned, . . . \$15,286,193 26

Percentage of earnings to total assets : 4.82.

Aggregate amount of ordinary dividends for the year ending Oct. 31, 1887, 11,155,440 80

Average rate of ordinary dividends for the year ending Oct. 31, 1887 : 4.06 per cent.

*Rate of Ordinary Dividends paid by One Hundred and Seventy Banks.†*

1 at 3 per cent.	133 at 4 per cent.	18 at 4½ per cent.
7 at 3½ “	3 at 4¼ “	6 at 5 “
2 at 3¾ “		

\* This item includes accrued interest, premium and expense accounts, etc.

† The Framingham Savings Bank, which is temporarily enjoined, and two banks which have recently commenced business have not paid dividends.

*Amount of Loans, with specified Rates of Interest.*

Amount.	Rate.	Amount.	Rate.
\$45,292 02	1½ per cent.	\$1,800 00	4½ per cent.
406,361 75	2 "	9,578,810 00	4½ "
54,701 13	2½ "	315,000 00	4½ "
1,850,317 64	2½ "	77,474,330 93	5 "
21,670 48	2½ "	115,000 00	5½ "
1,655,654 22	3 "	1,266,315 00	5½ "
150,950 00	3½ "	115,000 00	5½ "
1,752,524 52	3½ "	23,106,386 77	5½ "
30,000 00	3½ "	75,000 00	5½ "
998,030 63	3½ "	4,728,975 58	5½ "
1,085,000 00	3½ "	100,000 00	5½ "
7,500 00	3½ "	38,277,441 33	6 "
16,091,080 15	4 "	139,700 00	6½ "
324,500 00	4½ "	1,179,342 36	6½ "
4,037,440 12	4½ "	225,000 00	6½ "
50,000 00	4½ "	1,717,826 91	7 "
414,000 00	4½ "	103,760 67	7½ "
33,157,896 94	4½ "	85,263 60	7½ "
100,000 00	4½ "	81,258 46	8 "
885,000 00	4½ "		

Number of outstanding loans which are of an amount not exceeding \$3,000 each, . . . . .	43,794
Aggregate amount of the same, . . . . .	\$46,528,481 36
Number and amount of deposits (not including dividends) received during the year ending Oct. 31, 1887, . . . . .	892,693 59,254,998 04
Number and amount of deposits of and exceeding \$300 at any one time during the year ending Oct. 31, 1887, . . . . .	43,055 24,821,105 70

*Classification of Depositors' Accounts.*

	Number.	Amount.
Whole number, . . . . .	944,778	-
Of \$50 or less, . . . . .	344,640	\$5,023,460 25
Exceeding \$50 and not more than \$100, . . . . .	91,072	6,535,392 08
Exceeding \$100 and not more than \$200, . . . . .	113,671	15,989,821 29
Exceeding \$200 and not more than \$500, . . . . .	155,547	51,109,495 61
Exceeding \$500 and less than \$1,000, . . . . .	129,111	92,474,535 90
Of \$1,000 or more, . . . . .	110,737	131,779,298 73
To the credit of women, both adult and minor, . . . . .	458,376	146,402,334 53
To the credit of guardians, . . . . .	5,920	2,812,590 84
To the credit of religious and charitable associations, . . . . .	7,147	3,997,107 15
In trust, . . . . .	86,803	31,059,015 67

548,000  
own  
\$27,347,000  
out of  
\$302. millions

Number and amount of withdrawals (including dividends) during the year ending Oct. 31, 1887, . . . . .	604,415	\$58,861,246 33
Number of accounts opened during the year ending Oct. 31, 1887, . . . . .	150,274	
Number of accounts closed during the year ending Oct. 31, 1887, . . . . .	107,738	
Amount of expenses of the corporations during the year ending Oct. 31, 1887, . . . . .		747,295 32

## COMPARATIVE AGGREGATES.

	1886. One hundred and seventy-two Banks.	1887. One hundred and seventy-three Banks.	Increase.	Decrease.
Number of open accounts, . . . . .	906,039	944,778	38,739	-
Amount of deposits, . . . . .	\$291,197,900 96	\$302,943,624 08	\$11,750,723 12	-
Number of deposits during the year preceding, . . . . .	1,011,551*	892,693†	-	118,858
Amount of the same, . . . . .	\$66,804,728 82*	\$59,254,998 04†	-	\$7,549,730 78
Number of deposits of and exceeding \$300 at any one time during the year preceding, . . . . .	41,451	43,055	1,604	-
Amount of the same, . . . . .	\$23,990,297 19	\$24,821,105 70	\$830,808 51	-
Number of withdrawals during the year, . . . . .	542,185	604,415	62,230	-
Amount of the same, . . . . .	\$50,897,715 54	\$58,861,246 33	\$7,963,530 79	-
Number of accounts opened during the year, . . . . .	142,475	150,274	7,799	-
Number of accounts closed during the year, . . . . .	91,451	107,738	16,287	-
Amount of surplus on hand, . . . . .	\$5,391,095 24	\$5,202,170 59	-	\$188,924 65
Amount of guaranty fund, . . . . .	7,507,255 00	8,631,746 58	\$1,094,491 58	-
Public funds, . . . . .	43,314,273 76	40,304,051 02	-	3,010,222 74
Loans on public funds, . . . . .	440,685 00	903,165 00	462,480 00	-
Bank stock, . . . . .	26,722,512 68	26,850,920 79	128,408 11	-
Loans on bank stock, . . . . .	1,411,284 84	1,431,092 38	19,807 54	-



Deposits in banks, on interest, . . . . .	11,513,840 87	7,717,976 54	-	3,795,864 33
Deposits in banks, not on interest, . . . . .	647,920 76	528,942 63	-	118,978 13
Railroad bonds, . . . . .	17,224,968 37	21,185,901 79	3,960,933 42	-
Loans on railroad bonds, . . . . .	23,950 00	171,050 00	147,100 00	-
Railroad notes, . . . . .	2,915,000 00	3,080,000 00	165,000 00	-
Loans on railroad stocks,† . . . . .	-	232,525 00	232,525 00	-
Invested in real estate, . . . . .	2,405,338 77	2,390,409 26	-	14,929 51
Real estate by foreclosure, . . . . .	2,895,108 91	2,512,093 27	-	383,015 64
Assessed value of the same, . . . . .	-	2,569,321 11	-	-
Loans on mortgages of real estate, . . . . .	112,208,878 59	119,792,832 88	7,583,954 29	-
Loans on personal security, . . . . .	71,396,514 83	78,518,753 22	7,122,238 39	-
Loans to counties, cities or towns, . . . . .	9,037,038 31	8,791,579 34	-	245,458 97
Cash on hand, . . . . .	859,428 20	611,720 50	-	247,707 70
Average rate of ordinary dividends for last year, . . . . .	4.06 per cent.	4.05 per cent.	-	-
Aggregate amount of earnings, . . . . .	\$14,028,822 27	\$15,286,193 26	\$1,257,370 99	-
Aggregate amount of ordinary dividends, . . . . .	10,504,861 69	11,155,440 80	650,579 11	-
Number of outstanding loans not exceeding \$3,000, . . . . .	41,300	43,794	2,494	-
Amount of same, . . . . .	\$42,915,472 86	\$46,528,481 36	\$3,613,008 50	-
Annual expenses of the institutions, . . . . .	698,087 72	747,295 32	49,207 60	-

\* Including dividends.

† Not including dividends.

‡ Authorized by chapter 196, Acts of 1887.

TABLE exhibiting the Number, Condition and Progress of the Savings Banks of Massachusetts in each Year from 1834 to 1887, inclusive.  
(Returns first required by Acts 1834, Chapter 190.)

YEAR.	No. of Banks.	Number of Depositors.	Increase in Number of accounts over Previous Year.	Percentage of Increase.	Amount of Deposits.	Increase in Amount of Deposits over Previous Year.	Percentage of Increase.	Average to each account.	Population of Massachusetts.	Deposits to each Person or Population.	Expense of Management.	Percentage of Expenditure to Total Deposits.
1834.	22	24,256	—	—	\$3,407,773 00	\$513,597 00	15	\$140 09	614,408*	\$5 58	\$10,968 00	.0033
1835.	27	27,232	2,976	12	3,921,370 00	453,208 00	11	143 99	—	—	12,066 00	
1836.	28	29,786	2,554	9	4,374,578 00	400,848 00	9	146 19	—	—	14,413 00	
1837.	30	32,564	2,778	9	4,781,426 00	87,967 00	2	146 51	—	—	17,504 00	
1838.	30	33,063	499	1	4,869,393 00	738,766 00	15	147 27	—	—	18,329 00	
1839.	30	36,686	3,623	11	5,608,159 00	211,395 00	3	152 86	—	—	17,204 00	
1840.	31	37,470	784	2	5,819,554 00	894,628 00	15	157 98	737,609	7 88	17,952 00	
1841.	30	41,423	3,953	10	6,714,182 00	186,270 00	2	162 08	—	—	19,248 00	
1842.	—	42,587	1,164	2	6,900,451 00	35,095 00	1	160 40	—	—	—	
1843.	31	43,217	630	1	6,935,547 00	1,325,798 00	19	166 23	—	—	20,777 00	.0029
1844.	31	49,699	6,482	15	8,261,345 00	1,551,943 00	18	168 66	—	—	22,688 00	
1845.	33	58,178	8,479	17	9,813,288 00	867,645 00	8	169 82	—	—	27,017 00	
1846.	38	62,893	4,715	8	10,680,933 00	1,099,880 00	10	172 45	—	—	29,307 00	
1847.	39	68,312	5,419	8	11,780,813 00	189,635 00	1	171 26	—	—	34,490 00	
1848.	41	69,894	1,582	2	11,970,448 00	141,106 00	1	169 08	—	—	36,405 00	
1849.	43	71,629	1,735	2	12,111,554 00	1,548,471 00	13	174 57	994,514	13 73	37,361 00	
1850.	45	78,823	7,194	10	13,660,021 00	1,894,065 00	14	179 73	—	—	41,681 00	.0026
1851.	45	86,537	7,715	9	15,554,089 00	2,847,219 00	12	189 01	—	—	43,707 00	
1852.	53	97,353	10,816	12	18,401,308 00	4,968,794 00	27	199 05	—	—	49,380 00	
1853.	60	117,404	20,051	20	23,370,102 00	2,566,756 00	11	189 88	—	—	59,071 00	
1854.	73	136,654	19,250	16	25,936,858 00	1,257,359 00	4	184 10	1,132,369	24 12	63,471 00	.0028
1855.	80	148,263	11,609	8	27,296,217 00	3,077,231 00	10	184 15	—	—	77,757 00	
1856.	81	165,484	17,221	11	30,373,447 00	2,642,310 00	8	186 13	—	—	89,309 00	
1857.	86	177,375	11,891	8	33,015,757 00	899,215 00	2	185 67	—	—	102,027 00	
1858.	86	182,655	5,280	3	33,914,972 00	5,509,647 00	16	191 93	—	—	105,339 00	.0028
1859.	86	205,409	22,754	12	39,424,419 00	5,629,817 00	14	195 83	1,232,065	35 59	107,951 00	
1860.	89	230,068	24,659	12	45,054,236 00	—	—	—	—	—	112,264 00	

1861.	93	225,058	5,010†	21†	44,785,439 00	268,797 00†	198 99	—	—	120,886 00	}	.0027
1862.	93	248,900	23,842	10 $\frac{1}{2}$	50,403,674 00	5,618,235 00	202 50	—	—	135,783 00		
1863.	95	272,219	23,319	9 $\frac{3}{8}$	56,883,828 00	6,480,154 00	208 92	—	—	140,713 00	}	.0029
1864.	97	291,616	19,397	7	62,557,604 30	5,673,775 75	214 52	—	—	184,739 77		
1865.	102	291,488	128†	—	59,936,482 52	2,621,121 78†	205 62	47 29	1,267,329	203,348 56	}	.0033
1866.	102	316,853	25,365	8 $\frac{3}{8}$	67,732,264 31	7,795,281 79	213 76	—	—	219,257 03		
1867.	108	348,593	31,740	10	80,431,583 71	12,699,319 40	230 73	—	—	254,225 79	}	.0031
1868.	115	383,094	34,501	10†	94,838,336 54	14,406,752 83	247 55	—	—	297,527 60		
1869.	130	431,769	48,675	12 $\frac{3}{4}$ †	112,119,016 64	17,280,680 10	259 67	—	—	339,271 57	}	.0030
1870.	139	488,797	57,028	13	135,745,097 54	23,626,080 90	277 71	93 14	1,457,352	375,734 09		
1871.	160	561,201	72,404	14	163,704,077 54	27,958,980 00	291 52	—	—	429,080 09	}	.0026
1872.	172	630,246	69,045	12 $\frac{1}{2}$	184,797,313 92	21,093,236 38	293 21	—	—	469,681 80		
1873.	175	666,229	35,983	5 $\frac{1}{2}$ †	202,195,343 70	17,398,029 78	303 49	—	—	547,518 83	}	.0026
1874.	179	702,099	35,870	5 $\frac{1}{2}$	217,452,120 84	15,256,777 14	309 71	—	—	644,682 68		
1875.	180	720,639	18,540	2 $\frac{1}{10}$ †	237,848,963 21	20,396,842 37	330 05	144 00	1,651,652	661,503 92	}	.00277
1876.	180	739,289	18,650	2 $\frac{1}{2}$	243,340,642 75	5,491,679 54	329 15	—	—	657,858 72		
1877.	179	739,757	468	—	244,596,614 18	1,255,971 43	330 64	—	—	671,728 23	}	.00275
1878.	168	674,251	65,506†	9 $\frac{1}{6}$ †	209,860,631 18	34,735,983 00†	311 25	—	—	606,550 23		
1879.	166	675,555	1,304	$\frac{1}{6}$	206,378,709 53	3,481,921 65†	305 50	—	—	590,820 18	}	.00286
1880.	164	706,395	30,840	4 $\frac{1}{3}$	218,047,922 37	11,669,212 84	308 68	122 29	1,783,086	581,274 35		
1881.	165	738,951	32,556	4 $\frac{1}{4}$	230,444,479 10	12,396,556 73	311 85	—	—	617,672 51	}	.00268
1882.	166	772,518	33,567	4 $\frac{5}{8}$	241,311,362 49	10,866,883 39	312 37	—	—	619,829 24		
1883.	168	806,010	33,492	4 $\frac{1}{2}$	252,607,593 02	11,296,230 53	313 40	—	—	650,247 92	}	.00257
1884.	168	826,008	19,998	2 $\frac{1}{10}$	262,720,146 97	10,112,553 95	318 06	—	—	658,690 60		
1885.	171	848,787	22,779	2 $\frac{1}{4}$	274,998,412 93	12,278,265 96	323 99	141 64	1,941,465	674,561 84	}	.00245
1886.	172	906,039	57,252	6 $\frac{3}{4}$	291,197,900 96	16,199,488 03	321 40	—	—	698,087 72		
1887.	173	944,778	38,739	2 $\frac{4}{10}$	302,948,624 08	11,750,723 12	320 66	—	—	747,295 32	}	.00247

\* In 1830.

† Decrease.

‡ Nearly.

Total amount of earnings for 1887, . . . . . \$15,286,193 26  
Percentage of earnings to total deposits, . . . . . 5 $\frac{5}{100}$

BANKS IN THE HANDS OF RECEIVERS.

LANCASTER SAVINGS BANK—LANCASTER.

Incorporated 1845; perpetually enjoined by decree of Supreme Judicial Court,  
Dec. 30, 1875.

BENJ. SNOW, H. C. GREELEY, G. W. HOWE, *Receivers.*

STATEMENT.

ASSETS.			LIABILITIES.		
Profit and loss account, . .	\$366,655	36	Due depositors, .	\$451,518	46
Cash on deposit in banks, . .	86,380	68	Unpaid dividends, .	1,517	58
	\$453,036	04		\$453,036	04

Amount of assets delivered to the receivers, . . . . . \$1,030,523 27  
Date of delivery : Jan. 1, 1876.  
Amount due depositors at time the bank was placed in hands of receivers, 973,390 36  
Percentage and amount of dividends allowed by the Supreme Judicial  
Court : 53½ per cent., . . . . . 517,928 09  
Amount of compensation of receivership to date, . . . . . 9,000 00

Cash on Deposit in Banks, amount in each : —  
Lancaster National Bank, Clinton (in litigation), . . . . . \$74,122 69  
International Trust Co., Boston, . . . . . 7,030 28  
Wachusett National Bank, Fitchburg, . . . . . 5,227 71

Date of examination by commissioners : Jan. 5, 1888.

NORTH BRIDGEWATER SAVINGS BANK—BROCKTON.

RUFUS P. KINGMAN, *Receiver.*

STATEMENT.

Percentage and amount of dividends allowed by Supreme Judicial Court :\*  
94¼ per cent., . . . . . \$512,045 15  
Balance now due depositors, . . . . . 2,474 55

\* Final dividend allowed March 28, 1884.



## READING SAVINGS BANK — READING.

Incorporated July 14, 1869; perpetually enjoined by decree of Supreme Judicial Court,  
April 11, 1879.

WILLIAM J. HOLDEN, SOLON BANCROFT, *Receivers.*

## STATEMENT.

ASSETS.*		LIABILITIES.	
Mortgage loans, . . . . .	\$22,510 00	Depositors' account, .	\$97,934 85
Personal notes, . . . . .	3,502 32	Interest account, .	12,713 94
United States bond, . . . . .	1,000 00		
Bank stock, . . . . .	2,900 00		
Due from the late treasurer, .	52,038 01		
Real estate, . . . . .	1,240 35		
Due on mortgage notes after dis- posing of security, . . . . .	409 41		
Expense, . . . . .	13,602 56		
Profit and loss, . . . . .	1,076 48		
Cash, . . . . .	12,369 66		
	<hr/>		<hr/>
	\$110,648 79		\$110,648 79

Amount of assets delivered to the receivers, . . . . .	\$108,962 81
Date of delivery: April 23, 1879.	
Assets afterwards recovered by the receivers, . . . . .	6,750 00
Amount due depositors at the time the bank was placed in the hands of receivers, . . . . .	156,325 97
Date, percentage and amount of dividends allowed by the Supreme Judicial Court: Nov. 3, 1879, 12½ per cent., \$19,540.75; Nov. 23, 1881, 15 per cent., \$23,448.95; July 10, 1885, 10 per cent., \$15,632.60.	
Amount of each dividend paid to date, . . . . .	<div style="display: flex; align-items: center;"> <div style="font-size: 3em; margin-right: 10px;">{</div> <div> 19,532 84 23,429 66 15,428 62 </div> </div>
Number of open accounts, . . . . .	681
Number and amount of open accounts upon which no dividend has been claimed or paid, . . . . .	10 67 55
Estimated amount to be realized from remaining assets applicable to pay- ment of dividends, . . . . .	14,000 00
Amount of each class of assets disposed of to date, amount of profit or loss on each: Real estate and mortgages, \$51,929.00 — loss, \$614.93: personal notes, \$12,402.53 — loss, \$182.13.	
Amount of expenses of receivership to date, including expenses of litiga- tion, . . . . .	13,602 56
Date of examination by commissioners: Jan. 5, 1888.	

\* The suit referred to in the annual report for 1886, "which, if decided in favor of the receivers, will enable them to pay a 20 per cent. dividend in addition to the amount from assets, which they have reckoned as available for that purpose," has been decided adversely to the receivers, but is subject to revision by higher court, if carried up.



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STATEMENTS

— OF —

LOAN, TRUST AND OTHER COMPANIES

MADE IN ACCORDANCE WITH THE PROVISIONS OF  
THEIR CHARTERS, OCTOBER 31, 1887.

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# AMERICAN LOAN AND TRUST COMPANY — BOSTON.

Incorporated March 12, 1881.

EZRA H. BAKER, *President.*

N. W. JORDAN, *Actuary.*

<i>Assets.</i>		
Loans on time, . . . . .	\$1,433,051 86	
Loans on demand, . . . . .	1,384,538 94	
Railway stocks and bonds, . . . . .		\$2,817,590 80
Expenses paid, . . . . .		314,330 41
Cash on hand and in banks, . . . . .		10,087 76
		296,831 66
		<b>\$3,438,840 63</b>
<i>Liabilities.</i>		
Capital stock, . . . . .		\$1,000,000 00
Surplus fund, . . . . .		75,000 00
Profit and loss account, . . . . .		23,000 00
Undivided profits, . . . . .		49,364 77
Deposits subject to check, . . . . .	\$2,193,357 66	
Certificates of deposit, . . . . .	97,668 20	
		2,291,025 86
Dividends unpaid, . . . . .		450 00
		<b>\$3,438,840 63</b>

Date of examination by commissioners : December 23.

I, N. W. Jordan, Actuary of the above-named company, do solemnly swear that the above statement is true, to the best of my knowledge and belief.

SUFFOLK, ss., Nov. 4, 1887.

Subscribed and sworn to before me.

LLOYD BRIGGS, *Justice of the Peace.*

We hereby certify that the foregoing statement has been verified by the undersigned, a majority of the board of directors. — I. T. Burt, R. E. Robbins, T. Q. Adams, F. Gordon Dexter, David P. Kimball, A. L. Coolidge, Alexander H. Rice, George C. Lord, Thos. Nickerson, Ezra H. Baker, Oliver Ames, Henry D. Hyde.

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# BAY STATE TRUST COMPANY — BOSTON.

Incorporated April 4, 1887.

F. W. HUNNEWELL, *President.*

ALFRED RODMAN, *Actuary.*

<i>Assets.</i>		
Bills receivable, . . . . .	\$178,000 00	
Cash in banks, . . . . .	24,622 13	
		<b>\$202,622 13</b>
<i>Liabilities.</i>		
Capital stock, . . . . .	\$200,000 00	
Interest, . . . . .	2,622 13	
		<b>\$202,622 13</b>

Date of examination by commissioner : November 1.

SUFFOLK, ss., Nov. 14, 1887.

Subscribed and sworn to before me by Alfred Rodman, Actuary of the above-named company.

S. AUGUSTUS ENDICOTT, *Justice of the Peace.*

## BOSTON SAFE DEPOSIT AND TRUST COMPANY—BOSTON.

Incorporated April 13, 1867.

F. M. STONE, *President.*FRANK C. MILES, *Treasurer.*

<i>Assets.</i>		
United States government bonds at par, . . . . .		\$200,000 00
City bonds at par, . . . . .		193,000 00
Town bonds at par, . . . . .		10,000 00
Railway bonds at par, . . . . .		215,000 00
Loans on demand notes, with collaterals or sureties, . . . . .	\$1,021,900 00	
Loans on time notes, . . . . .	2,368,446 22	
Loans on mortgages of real estate, . . . . .	306,128 00	
		3,696,474 22
General expenses, . . . . .		27,738 50
Cash in office, . . . . .	\$175,492 76	
Cash in banks in Boston, . . . . .	550,142 79	
Cash in banks in New York, . . . . .	9,662 23	
		735,297 78
		\$5,077,510 50
<i>Liabilities.</i>		
Capital stock, . . . . .		\$600,000 00
Guarantee account, . . . . .		250,000 00
Profit and loss, . . . . .		33,846 79
Income, . . . . .		90,340 05
Deposits subject to check, . . . . .	\$3,817,175 76	
Deposits for payment of coupons, dividends and interest, . . . . .	53,905 00	
Certificates of deposit, . . . . .	71,634 60	
Certified checks, . . . . .	12,600 00	
		3,955,315 36
Trust funds, . . . . .		59,128 75
Special trusts, . . . . .		82,879 55
State taxes, . . . . .		6,000 00
		\$5,077,510 50
TRUST DEPARTMENT.		
<i>Assets.</i>		
United States government bonds, . . . . .		\$214,973 33
City bonds, . . . . .		39,830 00
Railroad bonds, . . . . .		289,459 80
Railroad stocks, . . . . .		357,703 55
Bank stocks, . . . . .		20,685 25
Manufacturing stocks, . . . . .		135,468 00
Boston Music Hall stock, . . . . .		200 00
Massachusetts Hospital Life Insurance Company, in trust, . . . . .		70,000 00
Notes, with collaterals or sureties, . . . . .		23,514 32
County bonds, . . . . .		1,000 00
State bonds, . . . . .		2,000 00
Real estate, etc, . . . . .		12,750 00
Mortgages of real estate, . . . . .		599,396 07
Gas Light Company stock, . . . . .		3,850 00
Electric Light Company bonds, . . . . .		2,000 00
Deposits in savings banks, . . . . .		2,873 48
Premiums, . . . . .		1,411 82
Cash, principal, . . . . .	\$53,239 11	
Cash, income, . . . . .	5,889 64	
		59,128 75
		\$1,836,244 37

BOSTON SAFE DEPOSIT AND TRUST COMPANY—Concluded.

Liabilities.										
In trust, under wills and trust agreements,	.	.	.	.	.	.	.	.	.	\$1,830,354 73
Income,	.	.	.	.	.	.	.	.	.	5,889 64
										<hr/> \$1,836,244 37

Date of examination by commissioners : December 20.

SUFFOLK, ss., Nov. 8, 1887.

Personally appeared Frank C. Miles, Treasurer, and made oath to the truth of the statement by him subscribed, to the best of his knowledge and belief.

Before me, F. M. STONE, *Justice of the Peace.*

COLLATERAL LOAN COMPANY—BOSTON.

Incorporated April 5, 1859.

JOHN D. PARKER, *President.* EDWIN H. BATCHELER, *Cashier.*

Assets.										
Cash on hand,	.	.	.	.	.	.	.	.	.	\$5,209 83
Loans outstanding,	.	.	.	.	.	.	.	.	.	231,995 02
Furniture,	.	.	.	.	.	.	.	.	.	1,125 00
										<hr/> \$238,329 85
Liabilities.										
Stock paid in,	.	.	.	.	.	.	.	.	.	\$150,000 00
Reserve,	.	.	.	.	.	.	.	.	.	360 46
Notes payable,	.	.	.	.	.	.	.	.	.	43,318 17
Dividends,	.	.	.	.	.	.	.	.	.	508 00
Undivided profits,	.	.	.	.	.	.	.	.	.	44,143 22
										<hr/> \$238,329 85

Date of examination by commissioner : December 29.

November 14, 1887.

Then personally appeared Edwin H. Batcheler, Cashier, and made oath that the foregoing statement, by him subscribed, is true to the best of his knowledge and belief.

Before me, LUTHER S. MOORE, *Justice of the Peace.*

## INTERNATIONAL TRUST COMPANY—BOSTON.

Incorporated March 25, 1879.

JOHN M. GRAHAM, *President.*HENRY L. JEWETT, *Secretary.*

<i>Assets.</i>										
Demand loans, . . . . .	.	.	.	.	.	.	.	.	.	\$664,268 63
Time loans, . . . . .	.	.	.	.	.	.	.	.	.	1,212,246 45
Time loans to corporations in New England, . . . . .	.	.	.	.	.	.	.	.	.	409,830 00
United States bonds, . . . . .	.	.	.	.	.	.	.	.	.	125,000 00
Municipal and other bonds, . . . . .	.	.	.	.	.	.	.	.	.	187,099 20
Railroad bonds and stocks, . . . . .	.	.	.	.	.	.	.	.	.	696,882 95
Municipal and other securities (special trust), . . . . .	.	.	.	.	.	.	.	.	.	260,250 00
Sinking fund bonds (special trust), . . . . .	.	.	.	.	.	.	.	.	.	25,000 00
Trust funds, . . . . .	.	.	.	.	.	.	.	.	.	16,046 87
Expenses, . . . . .	.	.	.	.	.	.	.	.	.	8,222 25
Cash on hand and in banks, . . . . .	.	.	.	.	.	.	.	.	.	479,310 98
										<u>\$4,084,157 33</u>
<i>Liabilities.</i>										
Capital stock, . . . . .	.	.	.	.	.	.	.	.	.	\$500,000 00
Surplus fund, . . . . .	.	.	.	.	.	.	.	.	.	250,000 00
Undivided profits, . . . . .	.	.	.	.	.	.	.	.	.	86,160 90
Deposits subject to check, . . . . .	.	.	.	.	.	.	.	.	.	\$2,883,412 55
Certificates of deposit, . . . . .	.	.	.	.	.	.	.	.	.	8,806 88
Trust deposits, . . . . .	.	.	.	.	.	.	.	.	.	276,296 87
Deposits for coupons, . . . . .	.	.	.	.	.	.	.	.	.	45,961 82
										<u>3,214,478 12</u>
Sinking funds for corporations, . . . . .	.	.	.	.	.	.	.	.	.	33,374 31
Dividends unpaid, . . . . .	.	.	.	.	.	.	.	.	.	144 00
										<u>\$4,084,157 33</u>

Date of examination by commissioners: December 22.

I, Henry L. Jewett, Secretary of the above-named company, do solemnly swear that the above statement is true to the best of my knowledge and belief.

SUFFOLK, SS., Oct. 31, 1887.

Subscribed and sworn to before me.

J. H. BENTON, JR., *Justice of the Peace.*

We hereby certify that the foregoing statement has been verified by the undersigned, a majority of the board of directors of the International Trust Company.—John M. Graham, R. M. Morse, Jr., John C. Paige, Thos. F. Temple, Warren B. Potter, Wm. A. Haskell, Wm. T. Parker.



MASSACHUSETTS HOSPITAL LIFE INSURANCE COMPANY—  
BOSTON.

Incorporated February 24, 1818.

WILLIAM MINOT, *President*.

SAMUEL C. COBB, *Actuary*.

<i>Assets.</i>	
Mortgages, . . . . .	\$8,336,463 81
Personal and collateral loans, . . . . .	6,128,166 04
Real estate, . . . . .	771,253 43
Municipal bonds, . . . . .	75,000 00
Railroad bonds, . . . . .	3,817,000 00
Railroad stocks and notes, . . . . .	344,200 00
Bank stock, . . . . .	130,700 00
Shares in capital stock, purchased and awaiting disposal, . . . . .	11,250 00
Cash on hand, subject to draft, . . . . .	65,779 32
	<hr/> \$19,679,812 60
<i>Liabilities.</i>	
Deposits, . . . . .	\$17,575,300 73
Undivided earnings, . . . . .	889,405 53
Insurance on lives, . . . . .	3,546 28
Annuities on lives, . . . . .	535,728 75
Capital stock, . . . . .	500,000 00
Mortgage guarantee fund, . . . . .	63,700 00
New building, income account, . . . . .	35,683 95
Surplus, . . . . .	76,447 36
	<hr/> \$19,679,812 60

Also one hundred and twenty-eight (128) shares of the capital stock of the "Fifty Associates," the value of which is to us unknown, held in special trust, the income of which only is receivable by this company, and the accumulations of which are included in the sum above named.

Date of examination by commissioner: December 28.

SUFFOLK, SS.

BOSTON, Nov. 4, 1887.

Personally appeared the above-named Samuel C. Cobb, Actuary of the Massachusetts Hospital Life Insurance Company, and made oath that the above statement, by him subscribed, is true according to his best knowledge and belief.

Before me,

HENRY P. CHAMBERLAIN, *Justice of the Peace*.

MASSACHUSETTS LOAN AND TRUST COMPANY—BOSTON.

Incorporated February 18, 1875.

STEPHEN M. CROSBY, *President.*

FRANK W. REYNOLDS, *Treasurer.*

<i>Assets.</i>											
Loans on time,*	.	.	.	.	.	.	.	.	.	\$1,881,616	70
Loans on demand,	.	.	.	.	.	.	.	.	.	269,550	24
Expenses,	.	.	.	.	.	.	.	.	.		
Cash,	.	.	.	.	.	.	.	.	.		
										\$2,151,166	94
										7,129	77
										115,319	49
										\$2,273,616 20	
<i>Liabilities.</i>											
Capital stock,	.	.	.	.	.	.	.	.	.	\$500,000	00
Surplus,	.	.	.	.	.	.	.	.	.	86,209	68
Profit and loss,	.	.	.	.	.	.	.	.	.	20,044	97
Undivided profits,	.	.	.	.	.	.	.	.	.	29,698	90
Bills and memoranda payable,	.	.	.	.	.	.	.	.	.	1,127,209	98
Deposits subject to check,	.	.	.	.	.	.	.	.	.	507,890	25
Dividend unpaid,	.	.	.	.	.	.	.	.	.	309	00
Insurance,	.	.	.	.	.	.	.	.	.	262	42
Taxes unpaid,	.	.	.	.	.	.	.	.	.	1,991	00
										\$2,273,616 20	

Date of examination by commissioners : December 2.

SUFFOLK, SS.

Boston, Nov. 28, 1887.

Personally appeared Frank W. Reynolds, Treasurer, and made oath that the foregoing statement, by him subscribed, is true.

Before me,

STEPHEN M. CROSBY, *Justice of the Peace.*

SUFFOLK, SS.

Boston, Nov. 28, 1887.

Personally appeared Moses Kimball, Isaac Fenno, Joseph H. Gray, Stephen M. Crosby, Edward Whitney, Samuel Atherton and L. Hollingsworth, a majority of the directors of said corporation, and severally made oath that the books and records of said corporation indicate the facts as above attested by their treasurer, and that they believe said statement to be true.

Before me,

FRANK W. REYNOLDS, *Justice of the Peace.*

\* Including ownership in certain properties originally taken as collateral.

## NEW ENGLAND TRUST COMPANY—BOSTON.

Incorporated April 22, 1869.

WM. ENDICOTT, JR., *President.*N. H. HENCHMAN, *Secretary.*

<i>Assets.</i>		
United States Government bonds, . . . . .		\$1,575,000 00
City of Boston bonds, . . . . .		802,000 00
Railroad bonds, . . . . .		375,800 00
Loans on time notes with collateral or sureties, . . . . .	\$4,238,035 32	
Loans on time notes to corporations in New England, . . . . .	1,935,065 13	
Loans on time notes to States and cities in New England, . . . . .	200,416 67	
		6,373,517 12
Loans on call with collateral or sureties, . . . . .	\$1,487,950 00	
Loans on call to corporations in New England, . . . . .	200,000 00	
		1,687,950 00
Cash in banks in Boston and in office, . . . . .		2,324,065 17
Expenses, . . . . .		34,673 18
		\$13,173,005 47
<i>Liabilities.</i>		
Capital stock, . . . . .		\$1,000,000 00
Deposits, . . . . .		11,160,503 87
Interest account, . . . . .		250,609 27
Profit and loss, . . . . .		120,574 86
Guarantee, . . . . .		500,000 00
Commissions, . . . . .		1,672 00
Deposits for payment of bonds, coupons and interest, . . . . .		47,925 29
Sinking funds of railroads, . . . . .		91,720 18
		\$13,173,005 47
TRUST DEPARTMENT.		
<i>Assets.</i>		
United States Government bonds, . . . . .		\$27,802 12
Bonds of Massachusetts cities, . . . . .		13,371 62
Railroad bonds, . . . . .		270,217 76
Railroad stocks, . . . . .		63,140 10
Manufacturing stocks (special trust), . . . . .		22,000 00
Mortgage notes, . . . . .		399,500 00
Real estate, . . . . .		7,500 00
Bank stocks, . . . . .		30,757 75
Polices, general trust fund, . . . . .		43,010 32
Cash, . . . . .		54,153 07
		\$931,452 74
<i>Liabilities.</i>		
Trust accounts under wills and special agreements, . . . . .		\$910,421 17
Income, . . . . .		19,943 27
Dividends, . . . . .		1,088 30
		\$931,452 74

Date of examination by commissioners: November 3.

Wm. Endicott, Jr., Amos W. Stetson, Franklin Haven, Jr., Henry C. Weston, Alex. Cochrane, Henry A. Whitney, J. Lewis Stackpole, C. H. Dalton, Chas. U. Cotting, N. Thayer, J. Edwards, John F. Anderson, Chas. F. Choate, Robert Codman, D. B. Whitney.

SUFFOLK, SS.

BOSTON, Nov. 7, 1887.

The persons named in the foregoing return, directors of the New England Trust Company, being a majority of the board, appeared and severally made oath to the truth of the statement signed by them according to their best knowledge and belief.

Before me,

NATH'L HURD HENCHMAN, *Justice of the Peace.*

# SPRINGFIELD SAFE DEPOSIT AND TRUST COMPANY - SPRINGFIELD.

Incorporated 1885.

J. G. MACKINTOSH, *President.*

W. A. LINCOLN, *Treasurer.*

<i>Assets.</i>		
Time loans and discounts.	.	\$635,099 64
Time loans with collaterals,	.	30,250 00
Demand loans,	.	32,707 79
United States bonds,	.	\$698,057 43
Massachusetts bonds,	.	20,000 00
Other bonds,	.	10,000 00
Premiums paid,	.	2,000 00
Cash in Boston banks,	.	6,400 00
Cash in New York banks,	.	\$53,163 72
Cash in office,	.	25,812 38
Checks and cash items,	.	26,661 93
Due from national banks,	.	105,638 03
Expenses paid,	.	5,673 55
Reserve for State tax,	.	30,345 01
Deposit vaults, safes and fixtures,	.	3,880 49
		750 00
		37,279 55
		\$920,024 06
<i>Liabilities.</i>		
Capital stock,	.	\$300,000 00
Undivided profits,	.	31,957 69
Deposits,	.	512,509 98
Treasurer's checks outstanding,	.	5,316 10
Due to banks (collections),	.	70,240 29
		\$920,024 06

Date of examination by commissioner: November 7.

HAMPDEN, SS., Nov. 2, 1887.

Personally appeared W. A. Lincoln, Treasurer, and made oath that the above statement, by him subscribed, is true.

Before me,

WALTER S. ROBINSON, *Justice of the Peace.*

HAMPDEN, SS.

Then personally appeared J. G. Mackintosh, a director in the Springfield Safe Deposit and Trust Company, and made oath to the truth of the above statement, by him subscribed, to the best of his knowledge and belief.

Before me,

WALTER S. ROBINSON, *Justice of the Peace.*

HAMPDEN, SS.

Then personally appeared J. Metcalf, T. Merrick, A. B. Wallace, William Skinner, Edwin McElwain, R. M. Fairfield, J. S. Hurlbut, Samuel Bigelow and George D. Robinson, a majority of the directors of the Springfield Safe Deposit and Trust Company, and made oath to the truth of the statement, by them subscribed, to the best of their knowledge and belief.

Before me,

J. G. MACKINTOSH, *Notary Public.*



## SUFFOLK TRUST AND INVESTMENT COMPANY—BOSTON.

Incorporated 1887.

S. S. CAMPBELL, *President.*W. A. McCRILLIS, *Treasurer.*

<i>Assets.</i>										
Mortgages of real estate, . . . . .	.	.	.	.	.	.	.	.	.	\$89,400 00
Bills receivable, . . . . .	.	.	.	.	.	.	.	.	.	3,692 21
Furniture and fixtures, . . . . .	.	.	.	.	.	.	.	.	.	2,981 95
Expenses, . . . . .	.	.	.	.	.	.	.	.	.	11,357 08
Cash on hand and in banks, . . . . .	.	.	.	.	.	.	.	.	.	24,642 83
										<hr/> \$132,074 07 <hr/>
<i>Liabilities.</i>										
Capital stock, . . . . .	.	.	.	.	.	.	.	.	.	\$100,000 00
Undivided profits, . . . . .	.	.	.	.	.	.	.	.	.	13,731 20
Deposits subject to check, . . . . .	.	.	.	.	.	.	.	.	.	17,292 87
Certificates of deposit, . . . . .	.	.	.	.	.	.	.	.	.	900 00
Bills payable, . . . . .	.	.	.	.	.	.	.	.	.	150 00
										<hr/> \$132,074 07 <hr/>

Date of examination by commissioners: December 16.

I, W. A. McCrillis, Treasurer of the above-named company, do solemnly swear that the above statement is true to the best of my knowledge and belief.

SUFFOLK ss.

BOSTON, Nov. 3, 1887.

Subscribed and sworn to before me.

JOS. FRANK PAUL, *Justice of the Peace.*

We, the undersigned, have examined the above statement and find it correct.

S. S. CAMPBELL,

J. F. CHAMBERLAIN,

CHAS. M. CAMPBELL,

*Directors.*

WORCESTER SAFE DEPOSIT AND TRUST COMPANY —  
WORCESTER.

Incorporated March 21, 1868.

GEORGE M. RICE, *President.*

E. F. BISCO, *Secretary.*

<i>Assets.</i>		
Cash in office, . . . . .		\$130,840 16
Cash in banks, . . . . .		216,153 23
Bonds of Consolidated Railroad of Vermont, . . . . .		\$346,993 39
Bonds of New York & New England Railroad, . . . . .		152,000 00
Stock of Central National Bank, New York, . . . . .		50,000 00
Loans and discounts, . . . . .		13,400 00
Mortgages of real estate, . . . . .		1,676,336 70
Expenses paid, . . . . .		46,550 00
Furniture and fixtures, . . . . .		1,642 06
Premium account, . . . . .		10,000 00
Clearing-house fund, . . . . .		4,000 79
Real estate, . . . . .		1,000 00
		33,000 00
		<hr/>
		\$2,334,922 94
<i>Liabilities.</i>		
Capital stock, . . . . .		\$200,000 00
Deposits, . . . . .		1,995,608 88
Trust funds, . . . . .		3,841 17
Undivided profits, . . . . .		8,933 62
Profit and loss, . . . . .		46,524 27
Surplus fund, . . . . .		80,000 00
Dividends unpaid, . . . . .		15 00
		<hr/>
		\$2,334,922 94
TRUST DEPARTMENT.		
<i>Assets.</i>		
United States bonds, . . . . .		\$20,657 50
Railroad bonds, . . . . .		11,280 00
Bank stock, . . . . .		8,625 00
Savings bank deposits, . . . . .		27,233 89
Mortgages of real estate, . . . . .		27,100 00
Cash, . . . . .		3,841 17
		<hr/>
		\$98,737 56
<i>Liabilities.</i>		
In trust under wills, . . . . .		\$74,147 77
Other trusts, . . . . .		23,675 94
Income, . . . . .		913 85
		<hr/>
		\$98,737 56
Dividends paid, 3 per cent, . . . . .		\$6,000 00
Number of accounts, . . . . .		2,117 00

Date of examination by commissioner: November 4.

Benjamin Walker, John H. Coes, George S. Barton, George M. Rice, Adin Thayer, Warren Williams, Edwin T. Marble, Hiram Forbes.

WORCESTER, SS., Nov. 2, 1887.

Personally appeared before me the above named, a majority of the directors of the Worcester Safe Deposit and Trust Company, and severally made oath that the above statement, subscribed to by them, is true to the best of their knowledge and belief.

EDWARD F. BISCO, *Justice of the Peace.*

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# STATEMENTS

— OF —

# CO-OPERATIVE BANKS.

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MADE IN CONFORMITY TO THE REQUIREMENTS OF  
SECTION 20, CHAPTER 117, OF THE PUBLIC  
STATUTES, OCTOBER 31, 1887.

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# ALLSTON CO-OPERATIVE BANK—(WARD 25) BOSTON.

Incorporated April 8, 1887.

Commenced business April 9, 1887.

Capital to be accumulated, \$1,000,000.

HOMER ROGERS, *President.*

GEORGE F. TAFT, *Secretary.*

GEORGE F. TAFT, *Treasurer.*

S. W. MANNING, FRED. K. HAMMOND, CHARLES E. SNOW, *Finance Committee.*

## STATEMENT.

ASSETS.		LIABILITIES.	
Loans on real estate, . . .	\$6,000 00	940 shares of stock, first series, at \$7, . . .	\$6,580 00
Unpaid dues, . . .	471 00	280 shares of stock, second series, at \$4, . . .	1,120 00
Balance of temporary expense account, . . .	203 83	Interest, . . .	126 63
Cash on hand and in bank, .	1,183 19	Premium account, . . .	6 50
		Fines, . . .	21 14
		Transfer fees, . . .	0 75
		Withdrawal profits, . . .	3 00
	<u>\$7,858 02</u>		<u>\$7,858 02</u>

How are shares issued, — quarterly, semi-annually, or annually? Semi-annually.

Number of shares issued during the year, . . . . . 1,250

Are shares retired by lot, as required by section 8, chapter 117, Public Statutes? None yet retired.

Number of shares now in force, . . . . . 1,220

Number of shares now borrowed upon, . . . . . 30

Amount of dues received during the year, . . . . . \$7,314 00

Highest premium received during the year, . . . . . 10

Lowest premium received during the year, . . . . . 05

Fine for non-payment of dues: 2 per cent. per month.

Transfer fee, . . . . . 25

Number of members withdrawn during the year, . . . . . 4

Present number of members, . . . . . 178

Present number of borrowers, . . . . . 3

Present number of non-borrowers, . . . . . 175

Amount of loans at date, . . . . . 6,000 00

Number and amount of loans on real estate, . . . . . 3 6,000 00

Number and amount of loans secured by first mortgage of real estate, 3 6,000 00

Largest loan to any one member, . . . . . 3,000 00

Smallest loan to any one member, . . . . . 1,000 00

Largest number of shares held by any one member, . . . . . 25

Amount of expenses of the corporation for previous year (not including interest), . . . . . 203 83

Total value of unpledged shares (including unpaid dues), . . . . . 7,505 00

Number of shares withdrawn during the year, . . . . . 30

Proportion of profits reserved upon voluntary withdrawals: One-fourth if withdrawn within six years.

Geographical limit: Massachusetts.

Amount of cash received during the year, . . . . . \$7,472 02

Amount of cash paid during the year, . . . . . 6,288 83

Secretary and treasurer's bond, . . . . . 1,000 00

Date of examination by commissioner: October 29.

#### COMMONWEALTH OF MASSACHUSETTS.

SUFFOLK, ss.

BOSTON, Nov. 12, 1887.

Personally appeared George F. Taft, Secretary of said bank, and made oath that the foregoing statement, by him subscribed, is true.

Before me,

P. S. MACGOWAN, *Justice of the Peace.*

SUFFOLK, ss.

BOSTON, Nov. 12, 1887.

Personally appeared George F. Taft, Treasurer of said bank, and made oath that the securities and cash specified in the foregoing statement were held by him at the date thereof.

Before me,

P. S. MACGOWAN, *Justice of the Peace.*

#### AMESBURY CO-OPERATIVE BANK — AMESBURY.

Incorporated May, 1886.

Commenced business May, 1886.

Capital to be accumulated, \$1,000,000.

GEORGE E. BATCHELDER, *President.*

G. E. GALE, *Secretary.*

F. R. WHITCHER, *Treasurer.*

GEORGE E. BATCHELDER, W. W. HAWKES, A. E. TUTTLE, F. F. MORRILL, R. E. BRIGGS,  
*Finance Committee.*

#### STATEMENT.

ASSETS.		LIABILITIES.	
Loans on real estate, . . .	\$8,575 00	255 shares of stock, first series, at \$19.08, . . .	\$4,865 40
Loans on shares, . . . .	160 00	148 shares of stock, second series, at \$12, . . . .	1,776 00
Unpaid dues, . . . . .	73 00	390 shares of stock, third series, at \$6, . . . .	2,340 00
Balance of permanent expense account, . . . .	116 00	Fines, . . . . .	16 62
Balance of temporary expense account, . . . .	37 76	Interest and premium, . .	236 04
Cash on hand, . . . . .	442 82	Forfeited share account, .	60 36
		Withdrawal profits, . . .	16
		Other liabilities, . . . .	110 00
	<hr/> \$9,404 58		<hr/> \$9,404 58

How are shares issued, — quarterly, semi-annually, or annually? Semi-annually.

Number of shares issued during the year, . . . . . 548

Are shares retired by lot, as required by section 8, chapter 117, Public Statutes? No shares retired.

Number of shares now in force, . . . . .	793	
Number of shares now borrowed upon, . . . . .	76	
Amount of dues received during the year, . . . . .		\$6,868 00
Highest premium received during the year, . . . . .		25
Lowest premium received during the year, . . . . .		05
Fine for non-payment of dues: 2 per cent. per month.		
Transfer fee, . . . . .		25
Number of members withdrawn during the year, . . . . .	10	
Present number of members, . . . . .	130	
Present number of borrowers, . . . . .	18	
Present number of non-borrowers, . . . . .	112	
Amount of loans at date, . . . . .		8,735 00
Number and amount of loans on real estate, . . . . .	10	8,575 00
Number and amount of loans secured by first mortgage of real estate, . . . . .	10	8,575 00
Number and amount of loans on shares, . . . . .	2	160 00
Largest loan to any one member, . . . . .		2,000 00
Smallest loan to any one member, . . . . .		50 00
Largest number of shares held by any one member, . . . . .	25	
Amount of expenses of the corporation for previous year (not including interest), . . . . .		120 76
Value of shares at last report, . . . . .		1,770 00
Total value of unpledged shares (including unpaid dues), . . . . .		8,447 20
Number of shares forfeited during the year, . . . . .	5	
Number of shares withdrawn during the year, . . . . .	45	
Proportion of profits reserved upon voluntary withdrawals: One-tenth.		
Geographical limit: Massachusetts.		
Amount of cash received during the year, . . . . .		7,810 36
Amount of cash paid during the year, . . . . .		9,326 28
Secretary's salary,—monthly, . . . . .		5 00
Treasurer's salary,—monthly, . . . . .		3 00
Treasurer's bond, . . . . .		1,000 00
Secretary's bond, . . . . .		500 00
Date of examination by commissioner: August 16.		

## COMMONWEALTH OF MASSACHUSETTS.

ESSEX, ss.

AMESBURY, Nov. 11, 1887.

Personally appeared G. E. Gale, Secretary of said bank, and made oath that the foregoing statement, by him subscribed, is true.

Before me,

G. H. BRIGGS, *Justice of the Peace.*

ESSEX, ss.

AMESBURY, Nov. 11, 1887.

Personally appeared Frank R. Whiteher, Treasurer of said bank, and made oath that the securities and cash specified in the foregoing statement were held by him at the date thereof.

Before me,

G. H. BRIGGS, *Justice of the Peace.*

## CAMBRIDGE CO-OPERATIVE BANK—CAMBRIDGE.

Incorporated September 5, 1877.

Commenced business September 12, 1877.

Capital to be accumulated, \$500,000.

RUFUS R. WADE, *President*.JOHN H. PONCE, *Secretary*.JOHN LOUGHREY, *Treasurer*.JOHN P. MCCORMICK, JOHN F. MCQUAIDE, MAURICE H. ADAMS, *Finance Committee*.

## STATEMENT.

ASSETS.		LIABILITIES.	
Loans on real estate, . . .	\$12,560 00	1 share of stock, first series, at \$156.30, . . .	\$156 30
Loans on shares, . . .	310 00	7 shares of stock, second series, at \$149.94, . . .	1,049 58
Unpaid dues, . . .	170 00	4 shares of stock, fourth series, at \$140.58, . . .	562 32
Balance of permanent expense account, . . .	29 84	3 shares of stock, sixth series, at \$131.33, . . .	393 99
Balance of temporary expense account, . . .	72 32	1 share of stock, eleventh series, at \$105.56, . . .	105 56
Unpaid interest, . . .	58 11	5 shares of stock, thirteenth series, at \$95.91, . . .	479 55
Unpaid premiums, . . .	8 34	10 shares of stock, fourteenth series, at \$91.69, . . .	916 90
Unpaid fines, . . .	12 16	5 shares of stock, seventeenth series, at \$78.87, . . .	394 35
Other assets, . . .	92 81	7 shares of stock, eighteenth series, at \$73.43, . . .	514 01
Cash on hand, . . .	546 17	10 shares of stock, twenty-second series, at \$56.73, . . .	567 30
		5 shares of stock, twenty-third series, at \$53.07, . . .	265 35
		12 shares of stock, twenty-fourth series, at \$49.52, . . .	594 24
		18 shares of stock, twenty-fifth series, at \$45.93, . . .	826 74
		21 shares of stock, twenty-sixth series, at \$42.42, . . .	890 82
		6 shares of stock, twenty-seventh series, at \$38.96, . . .	233 76
		2 shares of stock, twenty-eighth series, at \$35.52, . . .	71 04
		4 shares of stock, twenty-ninth series, at \$32.12, . . .	128 48
		7 shares of stock, thirtieth series, at \$28.78, . . .	201 46
		8 shares of stock, thirty-first series, at \$25.43, . . .	203 44
		102 shares of stock, thirty-second series, at \$18.85, . . .	1,922 70
		59 shares of stock, thirty-third series, at \$12.42, . . .	732 78
		60 shares of stock, thirty-fourth series, at \$6.13, . . .	367 80
		Surplus, . . .	7 08
		Guaranty fund, . . .	11 25
		Forfeited share account, . . .	11 12
		Profit and loss, . . .	41 28
		Dues, . . .	1,907 00
		Interest, . . .	250 18
		Premiums, . . .	30 84
		Fines, . . .	11 20
		Other liabilities, . . .	11 33
	\$13,859 75		\$13,859 75



How are shares issued, — quarterly, semi-annually, or annually? Semi-annually.

Number of shares issued during the year, . . . . . 214

Are shares retired by lot, as required by section 8, chapter 117, Public Statutes? Yes.

Number of shares now in force, . . . . . 381

Number of shares now borrowed upon, . . . . . 79

Amount of dues received during the year, . . . . . \$5,162 00

Highest premium received during the year, . . . . . 20

Lowest premium received during the year, . . . . . 05

Fine for non-payment of dues: 2 per cent. per month.

Transfer fee, . . . . . 25

Number of members withdrawn during the year, . . . . . 24

Present number of members, . . . . . 79

Present number of borrowers, . . . . . 24

Present number of non-borrowers, . . . . . 55

Amount of loans at date, . . . . . 12,870 00

Number and amount of loans on real estate, . . . . . 17 12,560 00

Number and amount of loans secured by first mortgage of real estate, 17 12,560 00

Number and amount of loans on shares, . . . . . 7 310 00

Largest loan to any one member, . . . . . 1,700 00

Smallest loan to any one member, . . . . . 20 00

Largest number of shares held by any one member, . . . . . 15

Amount of expenses of the corporation for previous year (not including interest), . . . . . 197 96

Value of shares at last report, . . . . . 8,968 45

Total value of unpledged shares (including unpaid dues), . . . . . 9,162 98

Amount of interest credited to shares during the year, . . . . . 682 18

Number of shares withdrawn during the year, . . . . . 139

Proportion of profits reserved upon voluntary withdrawals: One-third.

Number and amount of loans repaid during the year, . . . . . 14 1,935 00

Geographical limit: Massachusetts.

Amount of cash received during the year, . . . . . 6,942 51

Amount of cash paid during the year, . . . . . 6,802 94

Secretary's salary, . . . . . 100 00

Treasurer's salary, . . . . . 36 00

Treasurer's bond, . . . . . 1,000 00

Secretary's bond, . . . . . 500 00

Date of examination by clerk of the commission: July 1.

#### COMMONWEALTH OF MASSACHUSETTS.

SUFFOLK, ss.

Boston, Dec. 21, 1887.

Personally appeared John H. Ponce, Secretary of said bank, and made oath that the foregoing statement, by him subscribed, is true.

Before me,

JOHN W. CONVERSE, *Justice of the Peace.*

MIDDLESEX, ss.

CAMBRIDGE, Dec. 21, 1887.

Personally appeared John Loughrey, Treasurer of said bank, and made oath that the securities and cash specified in the foregoing statement were held by him at the date thereof.

Before me,

GEORGE C. TRAVIS, *Justice of the Peace.*

CAMPELLO CO-OPERATIVE BANK — BROCKTON.

Incorporated October 3, 1877.

Commenced business October 8, 1877.

Capital to be accumulated, \$1,000,000.

GEORGE E. KEITH, *President.*

WARREN T. COPELAND, *Secretary.*

WARREN T. COPELAND, *Treasurer.*

EDMUND B. FANNING, JOHN M. WENTWORTH, RUFUS P. KEITH, *Finance Committee.*

STATEMENT.

ASSETS.		LIABILITIES.	
Loans on real estate, . . .	\$151,750 00	25 shares of stock, first series, at \$183.78, . . .	\$4,594 50
Loans on shares, . . .	1,250 00	8 shares of stock, second series, at \$158.13, . . .	1,265 04
Unpaid dues, . . .	971 00	105 shares of stock, third series, at \$134.37, . . .	14,108 85
Balance of permanent expense account, . . .	226 45	178 shares of stock, fourth series, at \$112.49, . . .	20,023 22
Balance of temporary expense account, . . .	81 09	213 shares of stock, fifth series, at \$92.48, . . .	19,698 24
Balance of fines account, . . .	52 22	360 shares of stock, sixth series, at \$74.17, . . .	26,701 20
Real estate, . . .	1,200 00	382 shares of stock, seventh series, at \$57.24, . . .	21,865 68
Rent, . . .	22 50	559 shares of stock, eighth series, at \$41.53, . . .	23,215 27
Cash on hand, . . .	5,775 79	417 shares of stock, ninth series, at \$26.94, . . .	11,233 98
		288 shares of stock, tenth series, at \$20.09, . . .	5,785 92
		485 shares of stock, eleventh series, at \$13.47, . . .	6,532 95
		610 shares of stock, twelfth series, at \$7.12, . . .	4,343 20
		723 shares of stock, thirteenth series, at \$1, . . .	723 00
		Dues paid in advance, . . .	611 00
		Interest account, . . .	131 75
		Premium account, . . .	30 53
		Transfer fees, . . .	1 50
		Guaranty fund, . . .	304 33
		Withdrawal profits, . . .	158 89
	\$161,329 05		\$161,329 05

How are shares issued, — quarterly, semi-annually, or annually? Semi-annually.

Number of shares issued during the year, . . . . . 1,679

Are shares retired by lot, as required by section 8, chapter 117, Public Statutes? Yes.

Number of shares now in force, . . . . . 4,353

Number of shares now borrowed upon, . . . . . 840

Amount of dues received during the year, . . . . . \$46,194 00

Highest premium received during the year, . . . . . 25

Lowest premium received during the year, . . . . . 10

Fine for non-payment of dues: 2 per cent. per month.

Transfer fee, . . . . . 25

Present number of members, . . . . . 558

Present number of borrowers, . . . . . 130

Present number of non-borrowers, . . . . . 428

Amount of loans at date, . . . . . 153,000 00

Number and amount of loans on real estate, . . . . .	122	\$151,750 00
Number and amount of loans secured by first mortgage of real estate, . . . . .	122	151,750 00
Number and amount of loans on shares, . . . . .	8	1,250 00
Largest loan to any one member, . . . . .		5,000 00
Smallest loan to any one member, . . . . .		50 00
Largest number of shares held by any one member, . . . . .	25	
Amount of expenses of the corporation for previous year (not including interest), . . . . .		779 34
Value of shares at last report, . . . . .		138,539 71
Total value of unpledged shares (including unpaid dues), . . . . .		121,752 92
Amount of interest credited to shares during the year, . . . . .		10,823 83
Number of shares withdrawn during the year, . . . . .	802	
Number of shares retired during the year, . . . . .	130	
Proportion of profits reserved upon voluntary withdrawals: One-fourth.		
Number and amount of loans repaid during the year, . . . . .	35	27,800 00
Geographical limit: Massachusetts.		
Amount of cash received during the year, . . . . .		85,126 56
Amount of cash paid during the year, . . . . .		82,478 93
Secretary and treasurer's salary, . . . . .		500 00
Security committee's salary, . . . . .		30 00
Treasurer and secretary's bond, . . . . .		5,000 00
Date of examination by clerk of the commission: October 14.		

## COMMONWEALTH OF MASSACHUSETTS.

PLYMOUTH, ss.

BROCKTON, Nov. 21, 1887.

Personally appeared Warren T. Copeland, Secretary of said bank, and made oath that the foregoing statement, by him subscribed, is true.

Before me,

S. FRANKLIN PACKARD, *Justice of the Peace.*

PLYMOUTH, ss.

BROCKTON, Nov. 21, 1887.

Personally appeared Warren T. Copeland, Treasurer of said bank, and made oath that the securities and cash specified in the foregoing statement were held by him at the date thereof. Before me, S. FRANKLIN PACKARD, *Justice of the Peace.*

## CITIZENS' CO-OPERATIVE BANK — HAVERHILL.

Incorporated August 22, 1887.

Commenced business September 12, 1887.

Capital to be accumulated, \$1,000,000.

GEO. H. CARLETON, *President.*JAMES W. GOODWIN, *Secretary.*JAMES W. GOODWIN, *Treasurer.*JOSHUA M. STORER, JOHN A. GALE, GEORGE M. GOODWIN, *Finance Committee.*

## STATEMENT.

ASSETS.		LIABILITIES.	
Loans on real estate, . . .	\$1,300 00	804 shares of stock, first series, at \$2, . . .	\$1,608 00
Unpaid dues, . . .	22 00	Other liabilities, . . .	38 28
Balance of temporary expense account, . . .	18 00		
Cash on hand, . . .	306 28		
	\$1,646 28		\$1,646 28

How are shares issued, — quarterly, semi-annually, or annually? Semi-annually.

Number of shares issued during the year, . . . . . 804

Are shares retired by lot, as required by section 8, chapter 117, Public Statutes? Yes.

Number of shares now in force, . . . . . 804

Number of shares now borrowed upon, . . . . . 33

Amount of dues received during the year, . . . . . \$1,601 00

Highest premium received during the year, . . . . . 10

Lowest premium received during the year, . . . . . 5

Fine for non-payment of dues: 2 per cent. per month.

Transfer fee, . . . . . 25

Number of members withdrawn during the year, . . . . . 1

Present number of members, . . . . . 106

Present number of borrowers, . . . . . 2

Present number of non-borrowers, . . . . . 104

Amount of loans at date, . . . . . 1,300 00

Number and amount of loans on real estate, . . . . . 2 1,300 00

Number and amount of loans secured by first mortgage of real estate, 2 1,300 00

Largest loan to any one member, . . . . . 800 00

Smallest loan to any one member, . . . . . 500 00

Largest number of shares held by any one member, . . . . . 25

Amount of expenses of the corporation for previous year (not including interest), . . . . . 18 00

Total value of unpledged shares (including unpaid dues), . . . . . 1,542 00

Proportion of profits reserved upon voluntary withdrawals: One-tenth.

Geographical limit: None.

Amount of cash received during the year, . . . . . 1,624 28

Amount of cash paid during the year, . . . . . 1,318 00

Salaries: Not fixed.

Treasurer and secretary's bond, . . . . . 5,000 00

Date of examination by commissioner: December 15.

#### COMMONWEALTH OF MASSACHUSETTS.

Essex, ss.

HAVERHILL, Nov. 5, 1887.

Personally appeared James W. Goodwin, Secretary of said bank, and made oath that the foregoing statement, by him subscribed, is true.

Before me,

FRANCIS H. PEARL, *Justice of the Peace.*

Essex, ss.

HAVERHILL, Nov. 5, 1887.

Personally appeared James W. Goodwin, Treasurer of said bank, and made oath that the securities and cash specified in the foregoing statement were held by him at the date thereof.

Before me,

FRANCIS H. PEARL, *Justice of the Peace.*



CLINTON CO-OPERATIVE BANK—CLINTON.

Incorporated September 23, 1887. Commenced business October 20, 1887.

Capital to be accumulated, \$1,000,000.

DANIEL B. INGALLS, *President.* HARRY D. CARTER, *Secretary.*  
CHARLES A. WOODRUFF, *Treasurer.*  
OREN B. BATES, GEORGE W. LANGDON, GEORGE A. HEIGHWAY, *Finance Committee.*

STATEMENT.

ASSETS.		LIABILITIES.	
Cash on hand, . . .	\$607 34	589 shares of stock, first series, at \$1, . . .	\$589 00
		Advance dues, . . .	16 00
		Interest, . . .	2 34
	\$607 34		\$607 34

How are shares issued, — quarterly, semi-annually, or annually? Semi-annually.  
Number of shares issued during the year, . . . . . 589  
Are shares retired by lot, as required by section 8, chapter 117, Public Statutes? Yes.  
Number of shares now in force, . . . . . 589  
Amount of dues received during the year, . . . . . \$589 00  
Fine for non-payment of dues : - 2 per cent. per month.  
Transfer fee, . . . . . 25  
Present number of members, . . . . . 142  
Present number of non-borrowers, . . . . . 142  
Largest number of shares held by any one member, . . . . . 25  
Total value of unpledged shares (including unpaid dues), . . . . . 589 00  
Proportion of profits reserved upon voluntary withdrawals: One-half of last dividend  
Geographical limit: Massachusetts.  
Amount of cash received during the year, . . . . . 607 34  
Salaries: Not fixed.  
Treasurer's bond, . . . . . 2,000 00  
Secretary's bond, . . . . . 2,000 00  
Date of examination by commissioner: December 9.

COMMONWEALTH OF MASSACHUSETTS.

WORCESTER, SS. CLINTON, Nov. 7, 1887.

Personally appeared Harry D Carter, Secretary of said bank, and made oath that the foregoing statement, by him subscribed, is true.

Before me, WALTER R. DAME, *Justice of the Peace.*

WORCESTER, SS. CLINTON, Nov. 7, 1887.

Personally appeared Charles A. Woodruff, Treasurer of said bank, and made oath that the securities and cash specified in the foregoing statement were held by him at the date thereof.

Before me, WALTER R. DAME, *Justice of the Peace.*

## DEDHAM CO-OPERATIVE BANK—DEDHAM

Incorporated February 11, 1886. Commenced business February 16, 1886.

Capital to be accumulated, \$1,000,000.

F. F. FAVOR, *President.*WM. H. ARTHUR, *Secretary.*THOS. P. MURRAY, *Treasurer.*E. A. CHASE, L. D. WILCUTT, H. G. TURNER, *Finance Committee.*

## STATEMENT.

ASSETS.		LIABILITIES.	
Loans on real estate, . .	\$3,500 00	131 shares or stock, first series, at \$21, . . .	\$2,751 00
Loans on shares, . . .	200 00	21 shares of stock, second series, at \$18, . . .	378 00
Unpaid dues, . . .	310 00	73 shares of stock, third series, at \$12, . . .	876 00
Balance of permanent expense account, . . .	166 80	23 shares of stock, fourth series, at \$6, . . .	138 00
Other assets, . . .	44 71	Surplus, . . .	09
Cash on hand, . . .	121 89	Guaranty fund, . . .	5 00
		Dues paid in advance, . .	1 00
		Other liabilities, . . .	194 31
	<u>\$4,343 40</u>		<u>\$4,343 40</u>

How are shares issued, — quarterly, semi-annually, or annually? Semi-annually.

Number of shares issued during the year, . . . . . 82

Are shares retired by lot, as required by section 8, chapter 117, Public Statutes? None retired.

Number of shares now in force, . . . . . 248

Number of shares now borrowed upon, . . . . . 20

Amount of dues received during the year, . . . . . \$2,805 00

Highest premium received during the year, . . . . . 05

Lowest premium received during the year, . . . . . 05

Fine for non-payment of dues: 2 per cent. per month.

Transfer fee, . . . . . 25

Number of members withdrawn during the year, . . . . . 30

Present number of members, . . . . . 60

Present number of borrowers, . . . . . 5

Present number of non-borrowers, . . . . . 55

Amount of loans at date, . . . . . 3,700 00

Number and amount of loans on real estate, . . . . . 4 3,500 00

Number and amount of loans secured by first mortgage of real estate, 4 3,500 00

Number and amount of loans on shares, . . . . . 1 200 00

Largest loan to any one member, . . . . . 1,800 00

Smallest loan to any one member, . . . . . 200 00

Largest number of shares held by any one member, . . . . . 23

Amount of expenses of the corporation for previous year (not including interest), . . . . . 28 75

Value of shares at last report, . . . . . 1,845 00

Total value of unpledged shares (including unpaid dues), . . .	\$3,703 20
Amount of interest credited to shares during the year, . . .	171 49
Number of shares withdrawn during the year, . . .	49
Proportion of profits reserved upon voluntary withdrawals: One quarter.	
Number and amount of loans repaid during the year, . . .	1 200 00
Geographical limit: Massachusetts.	
Amount of cash received during the year, . . .	3,163 53
Amount of cash paid during the year, . . .	3,937 35
Treasurer's bond, . . .	2,000 00
Secretary's bond, . . .	1,000 00
Date of examination by clerk of the commission: July 25.	

## COMMONWEALTH OF MASSACHUSETTS.

NORFOLK, ss.

DEDHAM, Dec. 2, 1887.

Personally appeared Wm. H. Arthur, Secretary of said bank, and made oath that the foregoing statement, by him subscribed, is true.

Before me,

HENRY SMITH, *Justice of the Peace.*

NORFOLK, ss.

DEDHAM, Dec. 2, 1887.

Personally appeared Thos. P. Murray, Treasurer of said bank, and made oath that the securities and cash specified in the foregoing statement were held by him at the date thereof.

Before me,

HENRY SMITH, *Justice of the Peace.*

## EQUITABLE CO-OPERATIVE BANK — LYNN.

Incorporated October 2, 1877. Commenced business October 8, 1877.

Capital to be accumulated, \$1,000,000.

JAMES H. RICHARDS, *President.*THOMAS COLLYER, JR., *Secretary*WILLIAM A. ESTES, *Treasurer.*Z. L. SEYMOUR, GEORGE H. SMITH and H. W. HOWARD, *Finance Committee.*

## STATEMENT.

ASSETS.		LIABILITIES.	
Loans on real estate, . . .	\$53,540 00	65 shares of stock, first series, at \$158.05, . . .	\$10,273 25
Loans on shares, . . .	4,860 00	21 shares of stock, second series, at \$138.86, . . .	2,916 06
Unpaid dues, . . .	399 86	28 shares of stock, third series, at \$120.28, . . .	3,367 84
Balance of temporary expense account, . . .	26 42	20 shares of stock, fourth series, at \$111.36, . . .	2,227 20
Other assets, . . .	112 72	11 shares of stock, fifth series, at \$102.66, . . .	1,129 26
Cash on hand, . . .	3,109 02	44 shares of stock, sixth series, at \$94.15, . . .	4,142 60
		13 shares of stock, seventh series, at \$89.92, . . .	1,168 96
		13 shares of stock, eighth series, at \$85.84, . . .	1,115 92
		49 shares of stock, ninth series, at \$77.70, . . .	3,807 30
		14 shares of stock, tenth series, at \$69.78, . . .	976 92
		56 shares of stock, eleventh series, at \$62.18, . . .	3,482 08
		39 shares of stock, twelfth series, at \$54.54, . . .	2,127 06
		53 shares of stock, thirteenth series, at \$47.20, . . .	2,501 60
		84 shares of stock, fourteenth series, at \$40.02, . . .	3,361 68
		129 shares of stock, fifteenth series, at \$33.08, . . .	4,267 32
		170 shares of stock, sixteenth series, at \$26.33, . . .	4,476 10
		175 shares of stock, seventeenth series, at \$19.75, . . .	3,456 25
		314 shares of stock, eighteenth series, at \$13.33, . . .	4,185 62
		303 shares of stock, nineteenth series, at \$7.08, . . .	2,145 24
		356 shares of stock, twentieth series, at \$1, . . .	356 00
		Surplus, . . .	129 78
		Guaranty fund, . . .	343 71
		Forfeited share account, . . .	90 27
	\$62,048 02		\$62,048 02



How are shares issued, — quarterly, semi-annually, or annually? Semi-annually.

Number of shares issued during the year, . . . . .	1,126	
Are shares retired by lot, as required by section 8, chapter 117, Public Statutes? None retired.		
Number of shares now in force, . . . . .	1,957	
Number of shares now borrowed upon, . . . . .	419	
Amount of dues received during the year, . . . . .		\$20,143 72
Highest premium received during the year, . . . . .		07
Lowest premium received during the year, . . . . .		01
Fine for non-payment of dues : 2 per cent. per month.		
Transfer fee, . . . . .		25
Number of members withdrawn during the year, . . . . .	79	
Present number of members, . . . . .	318	
Present number of borrowers, . . . . .	67	
Present number of non-borrowers, . . . . .	251	
Amount of loans at date, . . . . .		58,400 00
Number and amount of loans on real estate, . . . . .	45	53,540 00
Number and amount of loans secured by first mortgage of real estate, . . . . .	45	53,540 00
Number and amount of loans on shares, . . . . .	21	4,860 00
Largest loan to any one member, . . . . .		3,600 00
Smallest loan to any one member, . . . . .		30 00
Largest number of shares held by any one member, . . . . .	25	
Amount of expenses of the corporation for previous year (not including interest), . . . . .		405 29
Value of shares at last report, . . . . .		48,858 41
Total value of unpledged shares (including unpaid dues), . . . . .		40,333 03
Amount of interest credited to shares during the year, . . . . .		2,834 63
Number of shares withdrawn during the year, . . . . .	467	
Number and amount of loans repaid during the year, . . . . .	24	5,757 00
Geographical limit : Massachusetts.		
Amount of cash received during the year, . . . . .		30,919 99
Amount of cash paid during the year, . . . . .		30,009 37
Secretary's salary, . . . . .		150 00
Treasurer's salary, . . . . .		50 00
Treasurer's bond, . . . . .		2,000 00
Secretary's bond, . . . . .		1,000 00
Date of examination by clerk of the commission : June 9.		

#### COMMONWEALTH OF MASSACHUSETTS.

Essex, ss., Nov. 15, 1887.

Personally appeared Thomas Collyer, Jr., Secretary of said bank, and made oath that the foregoing statement, by him subscribed, is true.

Before me, BENJAMIN E. PORTER, *Justice of the Peace*.

Essex, ss., Dec. 1, 1887.

Personally appeared William A. Estes, Treasurer of said bank, and made oath that the securities and cash specified in the foregoing statement were held by him at the date thereof.

Before me, BENJAMIN E. PORTER, *Justice of the Peace*.

EQUITY CO-OPERATIVE BANK — WORCESTER.

Incorporated February 9, 1887.

Commenced business March, 1887.

Capital to be accumulated, \$1,000,000.

IVER JOHNSTON, *President.*

T. J. HASTINGS, *Secretary.*

T. J. HASTINGS, *Treasurer.*

GEO. W. BROOKS, E. J. BARDWELL, C. W. GRAY, *Finance Committee.*

STATEMENT.

ASSETS.		LIABILITIES.	
Loans on real estate, . . .	\$14,200 00	1,955 shares of stock, first series, at \$8.10, . . .	\$15,835 50
Loans on shares, . . .	70 00	410 shares of stock, second series, at \$2, . . .	820 00
Unpaid dues, . . .	314 00	Surplus, . . .	249 23
Balance of permanent expense account, . . .	362 16	Guaranty fund, . . .	3 00
Balance of temporary expense account, . . .	61 49	Other liabilities, . . .	259 00
Other assets, . . .	24 55		
Cash on hand, . . .	2,134 53		
	\$17,166 73		\$17,166 73

How are shares issued, — quarterly, semi-annually, or annually? Semi-annually.

Number of shares issued during the year, . . . . . 2,667

Are shares retired by lot, as required by section 8, chapter 117, Public Statutes? Yes.

Number of shares now in force, . . . . . 2,365

Number of shares now borrowed upon, . . . . . 82

Amount of dues received during the year, . . . . . \$17,726 00

Highest per centum of interest received during the year: 9.

Lowest per centum of interest received during the year: 6.

Fine for non-payment of dues: 2 per cent. per month.

Transfer fee, . . . . . 1 00

Number of members withdrawn during the year, . . . . . 33

Present number of members, . . . . . 295

Present number of borrowers, . . . . . 15

Present number of non-borrowers, . . . . . 280

Amount of loans at date, . . . . . 14,270 00

Number and amount of loans on real estate, . . . . . 16 14,200 00

Number and amount of loans secured by first mortgage of real estate, 16 14,200 00

Number and amount of loans on shares, . . . . . 1 70 00

Largest loan to any one member, . . . . . 2,800 00

Smallest loan to any one member, . . . . . 70 00

Largest number of shares held by any one member, . . . . . 25

Amount of expenses of the corporation for previous year (not including interest), . . . . . 488 38

Total value of unpledged shares (including unpaid dues), . . . . . 16,235 30

Amount of interest credited to shares during the year, . . . . . 208 00

Number of shares withdrawn during the year, . . . . . 302

Proportion of profits reserved upon voluntary withdrawals: One-half of last dividend.

Number and amount of loans repaid during the year, . . . . .	1	\$1,450 00
Geographical limit: Massachusetts.		
Amount of cash received during the year, . . . . .		19,651 26
Amount of cash paid during the year, . . . . .		17,516 73
Secretary and treasurer's salary, . . . . .		350 00
Secretary and treasurer's bond, . . . . .		5,000 00
Date of examination by commissioner: October 6.		

COMMONWEALTH OF MASSACHUSETTS.

WORCESTER, ss., Nov. 11, 1887.

Personally appeared T. J. Hastings, Secretary of said bank, and made oath that the foregoing statement, by him subscribed, is true.

Before me,

EDW. B. GLASGOW, *Justice of the Peace.*

WORCESTER, ss., Nov. 11, 1887.

Personally appeared T. J. Hastings, Treasurer of said bank, and made oath that the securities and cash specified in the foregoing statement were held by him at the date thereof.

Before me,

EDW. B. GLASGOW, *Justice of the Peace.*

## FITCHBURG CO-OPERATIVE BANK — FITCHBURG.

Incorporated October 27, 1877. Commenced business November, 1877.

Capital to be accumulated, \$1,000,000.

JABEZ FISHER, *President.*JOSEPH F. SIMONDS, *Secretary.*CHARLES F. BAKER, *Treasurer.*THOMAS C. UPTON, EBENEZER BAILEY, J. WARREN WHITE, *Finance Committee.*

## STATEMENT.

ASSETS.		LIABILITIES.	
Loans on real estate, . . .	\$287,295 00	170 shares of stock, first series, at \$163.37, . . .	\$27,772 90
Loans on shares, . . .	16,165 00	133 shares of stock, second series, at \$152.79, . . .	20,321 07
Unpaid dues, interest, premiums and fines, . . .	6,772 88	67 shares of stock, third series, at \$142.50, . . .	9,547 50
Other assets, . . .	349 77	63 shares of stock, fourth series, at \$132.47, . . .	8,345 61
Cash on hand, . . .	2,898 61	81 shares of stock, fifth series, at \$122.71, . . .	9,939 51
		171 shares of stock, sixth series, at \$113.24, . . .	19,364 04
		103 shares of stock, seventh series, at \$104.15, . . .	10,727 45
		198 shares of stock, eighth series, at \$95.21, . . .	18,851 58
		122 shares of stock, ninth series, at \$86.52, . . .	10,555 44
		289 shares of stock, tenth series, at \$78.08, . . .	22,565 12
		323 shares of stock, eleventh series, at \$69.89, . . .	22,574 47
		364 shares of stock, twelfth series, at \$61.94, . . .	22,546 16
		353 shares of stock, thirteenth series, at \$54.22, . . .	19,139 66
		411 shares of stock, fourteenth series, at \$46.72, . . .	19,201 92
		300 shares of stock, fifteenth series, at \$39.44, . . .	11,832 00
		329 shares of stock, sixteenth series, at \$32.37, . . .	10,649 73
		441 shares of stock, seventeenth series, at \$25.51, . . .	11,249 91
		796 shares of stock, eighteenth series, at \$18.85, . . .	15,004 60
		755 shares of stock, nineteenth series, at \$12.38, . . .	9,346 90
		1739 shares of stock, twentieth series, at \$6.10, . . .	10,607 90
		Surplus, . . .	1,111 62
		Guaranty fund, . . .	463 07
		Forfeited share account, . . .	36 17
		Dues paid in advance, . . .	1,181 23
		Other liabilities, . . .	545 70
	\$313,481 26		\$313,481 26

How are shares issued, — quarterly, semi-annually, or annually? Semi-annually.

Number of shares issued during the year, . . . . . 2,859



Are shares retired by lot, as required by section 8, chapter 117, Public Statutes? Yes.

Number of shares now in force, . . . . .	7,208	
Number of shares now borrowed upon, . . . . .	1,839	
Amount of dues received during the year, . . . . .	\$83,657	31
Highest per centum of interest received during the year: $23\frac{4}{10}$ (on \$20).		
Lowest per centum of interest received during the year: 6.		
Fine for non-payment of dues: 1 per cent. per month.		
Transfer fee, . . . . .		25
Number of members withdrawn during the year, . . . . .	125	
Present number of members, . . . . .	1,070	
Present number of borrowers, . . . . .	309	
Present number of non-borrowers, . . . . .	761	
Amount of loans at date, . . . . .	303,460	00
Number and amount of loans on real estate, . . . . .	329	287,295 00
Number and amount of loans secured by first mortgage of real estate, . . . . .	329	287,295 00
Number and amount of loans on shares, . . . . .	101	16,165 00
Largest loan to any one member, . . . . .		4,500 00
Smallest loan to any one member, . . . . .		10 00
Largest number of shares held by any one member, . . . . .	25	
Amount of expenses of the corporation for previous year (not including interest), . . . . .		760 24
Value of shares at last report, . . . . .		261,167 45
Total value of unpledged shares (including unpaid dues), . . . . .		224,582 02
Number of shares forfeited during the year, . . . . .	14	
Amount of interest credited to shares during the year, . . . . .		16,165 61
Number of shares withdrawn during the year, . . . . .	1,547	
Number of shares retired during the year, . . . . .	40	
Proportion of profits reserved upon voluntary withdrawals: One-tenth of net earnings.		
Number and amount of loans repaid during the year, . . . . .	147	55,595 00
Geographical limit: Massachusetts.		
Amount of cash received during the year, . . . . .		139,344 90
Amount of cash paid during the year, . . . . .		136,823 71
Treasurer's salary, . . . . .		100 00
Secretary's salary, . . . . .		400 00
Security committee's salary, . . . . .		75 00
Auditor's salary, . . . . .		18 00
Treasurer's bond, . . . . .		3,000
Secretary's bond, . . . . .		1,000
Date of examination by commissioner: October 7.		

## COMMONWEALTH OF MASSACHUSETTS.

WORCESTER, ss., Dec. 8, 1887.

Personally appeared Joseph F. Simonds, Secretary of said bank, and made oath that the foregoing statement, by him subscribed, is true.

Before me,

WILLIAM BAKER, *Justice of the Peace.*

WORCESTER, ss., Dec. 8, 1887.

Personally appeared Charles F. Baker, Treasurer of said bank, and made oath that the securities and cash specified in the foregoing statement were held by him at the date thereof.

Before me,

WILLIAM BAKER, *Justice of the Peace.*

## GERMANIA CO-OPERATIVE BANK — BOSTON.

Incorporated October 3, 1885.

Commenced business October 20, 1885.

Capital to be accumulated, \$1,000,000.

JOSEPH TONDORF, JR., *President.*CHRISTIAN LAMBRECHT, *Secretary.*MARTIN HASENFUSS, *Treasurer.*HENRY WESSLING, JULIUS MALZACKER, ADAMS LORENZ, *Finance Committee.*

## STATEMENT.

ASSETS.		LIABILITIES.	
Loans on real estate, . . .	\$46,950 00	1354 shares of stock, first series, at \$26.41, . . .	\$35,759 14
Loans on shares, . . .	1,800 00	426 shares of stock, second series, at \$19 81, . . .	8,439 06
Unpaid dues, . . .	608 43	403 shares of stock, third series, at \$13.38, . . .	5,392 14
Balance of permanent expense account, . . .	22 50	507 shares of stock, fourth series, at \$7.09, . . .	3,594 63
Balance of temporary expense account, . . .	6 50	790 shares of stock, fifth series, at \$1, . . .	790 00
Other assets, . . .	182 14	Surplus, . . .	27 92
Cash on hand, . . .	4,554 07	Guaranty fund, . . .	41 95
		Withdrawal profits, . . .	78 80
	\$54,123 64		\$54,123 64

How are shares issued, — quarterly, semi-annually, or annually? Semi-annually.

Number of shares issued during the year, . . . . . 1,350

Are shares retired by lot, as required by section 8, chapter 117, Public Statutes? None yet retired

Number of shares now in force, . . . . . 3,480

Number of shares now borrowed upon, . . . . . 278

Amount of dues received during the year, . . . . . \$32,744 00

Highest per centum of interest received during the year: 11 $\frac{3}{4}$ .

Lowest per centum of interest received during the year: 6.

Fine for non-payment of dues: 2 per cent. per month.

Transfer fee, . . . . . 25

Number of members withdrawn during the year, . . . . . 81

Present number of members, . . . . . 608

Present number of borrowers, . . . . . 58

Present number of non-borrowers, . . . . . 550

Amount of loans at date, . . . . . 48,750 00

Number and amount of loans on real estate, . . . . . 30 46,950 00

Number and amount of loans secured by first mortgage of real estate, . . . . . 30 46,950 00

Number and amount of loans on shares, . . . . . 28 1,800 00

Largest loan to any one member, . . . . . 4,000 00

Smallest loan to any one member, . . . . . 50 00

Largest number of shares held by any one member, . . . . . 25

Amount of expenses of the corporation for previous year (not including interest), . . . . . 414 06

Value of shares at last report, . . . . . 25,169 11

Total value of unpledged shares (including unpaid dues), . . . . .	\$49,360 79
Amount of interest credited to shares during the year, . . . . .	2,157 76
Number of shares withdrawn during the year, . . . . .	394
Proportion of profits reserved upon voluntary withdrawals: One-fourth.	
Number and amount of loans repaid during the year, . . . . .	16 1,600 00
Geographical limit: Massachusetts.	
Amount of cash received during the year, . . . . .	36,723 00
Amount of cash paid during the year, . . . . .	34,647 24
Secretary's salary, . . . . .	173 50
Treasurer's salary, . . . . .	77 00
Treasurer's bond, . . . . .	4,000 00
Secretary's bond, . . . . .	2,000 00
Date of examination by clerk of the commission: August 15.	

COMMONWEALTH OF MASSACHUSETTS.

SUFFOLK, ss. BOSTON, Dec. 17, 1887.

Personally appeared Christian Lambrecht, Secretary of said bank, and made oath that the foregoing statement, by him subscribed, is true.

Before me, CHARLES V. JAEGER, *Justice of the Peace.*

SUFFOLK, ss. BOSTON, Dec. 21, 1887.

Personally appeared Martin Hasenfuss, Treasurer of said bank, and made oath that the securities and cash specified in the foregoing statement were held by him at the date thereof.

Before me, S. A. ENDICOTT, *Justice of the Peace.*

GLOUCESTER CO-OPERATIVE BANK—GLOUCESTER.

Incorporated March 2, 1887. Commenced business April 14, 1887.

Capital to be accumulated, \$1,000,000.

W. FRANK PARSONS, *President.* EVERETT LANE, *Secretary.*  
EVERETT LANE, *Treasurer.*

CYRUS STOREY, DAVID O. FROST, *Finance Committee.*

STATEMENT.

ASSETS.		LIABILITIES.	
Loans on real estate, . . .	\$3,750 00	761 shares of stock, first series, at \$7.09, . . .	\$5,395 49
Unpaid dues, . . . . .	230 00	86 shares of stock, second series, at \$1, . . . . .	86 00
Balance of permanent expense account, . . . . .	150 00	Surplus, . . . . .	1 34
Other assets, . . . . .	8 96	Guaranty fund, . . . . .	2 00
Cash on hand, . . . . .	1,598 35	Withdrawal profits, . . . . .	22
		Dues paid in advance, . . . . .	226 00
		Other liabilities, . . . . .	26 26
	\$5,737 31		\$5,737 31

How are shares issued, — quarterly, semi-annually, or annually? Semi-annually.

Number of shares issued during the year, . . . . .	864	
Are shares retired by lot, as required by section 8, chapter 117, Public Statutes? No shares retired		
Number of shares now in force, . . . . .	847	
Number of shares now borrowed upon, . . . . .	20	
Amount of dues received during the year, . . . . .		\$5,499 00
Highest premium received during the year, . . . . .		15
Lowest premium received during the year, . . . . .		05
Fine for non-payment of dues: 2 per cent. per month.		
Transfer fee, . . . . .		25
Number of members withdrawn during the year, . . . . .	4	
Present number of members, . . . . .	203	
Present number of borrowers, . . . . .	6	
Present number of non-borrowers, . . . . .	197	
Amount of loans at date, . . . . .		3,750 00
Number and amount of loans on real estate, . . . . .	7	3,750 00
Number and amount of loans secured by first mortgage of real estate, . . . . .	7	3,750 00
Largest loan to any one member, . . . . .		1,400 00
Smallest loan to any one member, . . . . .		150 00
Largest number of shares held by any one member, . . . . .	25	
Amount of expenses of the corporation for previous year (not including interest), . . . . .		33 56
Total value of unpledged shares (including unpaid dues), . . . . .		5,487 96
Amount of interest credited to shares during the year, . . . . .		69 39
Number of shares withdrawn during the year, . . . . .	17	
Proportion of profits reserved upon voluntary withdrawals: One-fourth.		
Number and amount of loans repaid during the year, . . . . .	1	850 00
Geographical limit: Massachusetts.		
Amount of cash received during the year, . . . . .		6,472 59
Amount of cash paid during the year, . . . . .		4,874 24
Salaries: Not fixed.		
Treasurer and secretary's bond, . . . . .		1,500 00
Date of examination by commissioner: September 2.		

# COMMONWEALTH OF MASSACHUSETTS.

ESSEX, ss.

GLOUCESTER, Nov. 29, 1887.

Personally appeared Everett Lane, Secretary of said bank, and made oath that the foregoing statement, by him subscribed, is true.

Before me, SUMNER D. YORK, *Justice of the Peace.*

ESSEX, ss.

GLOUCESTER, Nov. 29, 1887.

Personally appeared Everett Lane, Treasurer of said bank, and made oath that the securities and cash specified in the foregoing statement were held by him at the date thereof.

Before me, SUMNER D. YORK, *Justice of the Peace.*



## GUARDIAN CO-OPERATIVE BANK—BOSTON.

Incorporated July 2, 1886.

Commenced business August 6, 1886.

Capital to be accumulated, \$1,000,000.

GAMALIEL BRADFORD, *President.*D. ELDREDGE, *Secretary.*D. ELDREDGE, *Treasurer.*GAMALIEL BRADFORD, H. THOS. ELDER, *Finance Committee.*

## STATEMENT.

ASSETS.		LIABILITIES.	
Loans on real estate, . . .	\$29,750 00	1,104 shares of stock, first series, at \$15.25, . . .	\$16,836 00
Loans on shares, . . .	50 00	959 shares of stock, second series, at \$11.09, . . .	10,635 31
Unpaid dues, . . .	1,142 00	978 shares of stock, third series, at \$5.00, . . .	4,890 00
Balance of permanent expense account, . . .	295 92	Surplus, . . .	27 81
Balance of temporary expense account, . . .	127 67	Guaranty fund, . . .	9 89
Cash on hand, . . .	1,994 43	Withdrawal profits, . . .	8 76
		Dues paid in advance, . . .	107 00
		Other liabilities, . . .	845 25
	<u>\$33,360 02</u>		<u>\$33,360 02</u>

How are shares issued,—quarterly, semi-annually, or annually? Semi-annually.

Number of shares issued during the year, . . . . . 2,320

Are shares retired by lot, as required by section 8, chapter 117, Public Statutes? Yes.

Number of shares now in force, . . . . . 3,041

Number of shares now borrowed upon, . . . . . 165

Amount of dues received during the year, . . . . . \$30,790 00

Highest premium received during the year, . . . . . 35

Lowest premium received during the year, . . . . . 05

Fine for non-payment of dues: 2 per cent. per month.

Transfer fee, . . . . . 25

Number of members withdrawn during the year, . . . . . 82

Present number of members, . . . . . 523

Present number of borrowers, . . . . . 26

Present number of non-borrowers, . . . . . 497

Amount of loans at date, . . . . . 29,800 00

Number and amount of loans on real estate, . . . . . 25 29,750 00

Number and amount of loans secured by first mortgage of real estate, 25 29,750 00

Number and amount of loans on shares, . . . . . 1 50 00

Largest loan to any one member, . . . . . 2,000 00

Smallest loan to any one member, . . . . . 50 00

Largest number of shares held by any one member, . . . . . 25

Amount of expenses of the corporation for previous year (not including interest), . . . . . 250 42

Value of shares at last report, . . . . .	\$4,014 00
Total value of unpledged shares (including unpaid dues), . . . . .	28,906 48
Amount of interest credited to shares during the year, . . . . .	406 64
Number of shares withdrawn during the year, . . . . .	617
Proportion of profits reserved upon voluntary withdrawals: One-fourth.	
Number and amount of loans repaid during the year, . . . . .	1 600 00
Geographical limit: Massachusetts.	
Amount of cash received during the year, . . . . .	32,950 10
Amount of cash paid during the year, . . . . .	32,021 17
Treasurer and secretary's salary, . . . . .	300 00
Treasurer and secretary's bond, . . . . .	2,000 00
Date of examination by clerk of the commission: June 13.	

## COMMONWEALTH OF MASSACHUSETTS.

SUFFOLK, ss., Nov. 17, 1887.

Personally appeared D. Eldredge, Secretary of said bank, and made oath that the foregoing statement, by him subscribed, is true.

Before me,

WALTER H. ROBERTS, *Justice of the Peace.*

SUFFOLK, ss., Nov. 17, 1887.

Personally appeared D. Eldredge, Treasurer of said bank, and made oath that the securities and cash specified in the foregoing statement were held by him at the date thereof.

Before me,

WALTER H. ROBERTS, *Justice of the Peace.*

## HAVERHILL CO-OPERATIVE BANK — HAVERHILL.

Incorporated August 20, 1877.

Commenced business September 3, 1877.

Capital to be accumulated, \$1,000,000.

AMOS W. DOWNING, *President*.JOHN A. PAGE, *Secretary*.JEREMIAH W. BENNETT, *Treasurer*.WILLIAM W. SPRAGUE, JACKSON WEBSTER, WILLIAM S. BATCHELDER, *Finance Committee*.

## STATEMENT.

ASSETS.		LIABILITIES.	
Loans on real estate, . . .	\$175,850 00	93 shares of stock, first series, at \$175.39, . . .	\$16,311 27
Loans on shares, . . .	10,250 00	28 shares of stock, second series, at \$160.29, . . .	4,488 12
Unpaid dues, . . .	2,737 00	56 shares of stock, third series, at \$134.85, . . .	7,551 60
Unpaid interest, . . .	2,589 00	96 shares of stock, fourth series, at \$114.86, . . .	11,026 56
Unpaid premium, . . .	570 70	47 shares of stock, fifth series, at \$104.64, . . .	4,918 08
Unpaid fines, . . .	215 22	44 shares of stock, sixth series, at \$95.25, . . .	4,191 00
Cash on hand, . . .	961 28	109 shares of stock, seventh series, at \$86.16, . . .	9,391 44
		71 shares of stock, eighth series, at \$77.36, . . .	5,492 56
		210 shares of stock, ninth series, at \$68.85, . . .	14,458 50
		313 shares of stock, tenth series, at \$60.61, . . .	18,970 93
		295 shares of stock, eleventh series, at \$52.66, . . .	15,534 70
		466 shares of stock, twelfth series, at \$40.00, . . .	18,640 00
		330 shares of stock, thirteenth series, at \$32.75, . . .	10,807 50
		785 shares of stock, fourteenth series, at \$25.74, . . .	20,205 90
		533 shares of stock, fifteenth series, at \$18.97, . . .	10,111 01
		868 shares of stock, sixteenth series, at \$12.43, . . .	10,789 24
		625 shares of stock, seventeenth series, at \$6.11, . . .	3,818 75
		Surplus, . . .	1,067 66
		Guaranty fund, . . .	254 01
		Forfeited share account, . . .	154 25
		Dues paid in advance, . . .	107 00
		Other liabilities, . . .	4,883 12
	\$193,173 20		\$193,173 20

How are shares issued, — quarterly, semi-annually, or annually? Semi-annually.

Number of shares issued during the year, . . . . . 1,657

Are shares retired by lot, as required by section 8, chapter 117, Public Statutes? Have had none to retire.

Number of shares now in force, . . . . . 4,969

Number of shares now borrowed upon, . . . . . 1,233

Amount of dues received during the year, . . . . .	\$58,271 00
Highest premium received during the year, . . . . .	25
Lowest premium received during the year, . . . . .	05
Fine for non-payment of dues: 2 per cent. per month.	
Transfer fee, . . . . .	25
Number of members withdrawn during the year, . . . . .	147
Present number of members, . . . . .	597
Present number of borrowers, . . . . .	166
Present number of non-borrowers, . . . . .	431
Amount of loans at date, . . . . .	186,100 00
Number and amount of loans on real estate, . . . . .	146 175,850 00
Number and amount of loans secured by first mortgage of real estate, . . . . .	146 175,850 00
Number and amount of loans on shares, . . . . .	20 10,250 00
Largest loan to any one member, . . . . .	5,000 00
Smallest loan to any one member, . . . . .	50 00
Largest number of shares held by any one member, . . . . .	25
Amount of expenses of the corporation for previous year (not including interest), . . . . .	1,611 67
Value of shares at last report, . . . . .	142,116 41
Total value of unpledged shares (including unpaid dues), . . . . .	132,034 28
Number of shares forfeited during the year, . . . . .	26
Amount of interest credited to shares during the year, . . . . .	10,890 23
Number of shares withdrawn during the year, . . . . .	990
Proportion of profits reserved upon voluntary withdrawals: One-tenth.	
Number and amount of loans repaid during the year, . . . . .	30 32,450 00
Geographical limit: Massachusetts.	
Amount of cash received during the year, . . . . .	117,395 22
Amount of cash paid during the year, . . . . .	133,566 49
Secretary's salary: 1 per cent. of monthly receipts.	
Treasurer's salary, . . . . .	100 00
Treasurer's bond, . . . . .	2,000 00
Secretary's bond, . . . . .	3,000 00
Date of examination by commissioner: December 21.	

## COMMONWEALTH OF MASSACHUSETTS.

ESSEX, ss., Nov. 17, 1887.

Personally appeared John A. Page, Secretary of said bank, and made oath that the foregoing statement, by him subscribed, is true.

Before me, IRA A. ABBOTT, *Justice of the Peace.*

ESSEX, ss., Nov. 17, 1887.

Personally appeared Jeremiah W. Bennett, Treasurer of said bank, and made oath that the securities and cash specified in the foregoing statement were held by him at the date thereof, except \$75.07 in hands of secretary.

Before me, IRA A. ABBOTT, *Justice of the Peace.*



## HENRY WILSON CO-OPERATIVE BANK — NATICK.

Incorporated October 23, 1886.

Commenced business November 12, 1886.

Capital to be accumulated, \$1,000,000.

JOHN R. ADAMS, *President*.MILTON F. JONES, *Secretary*.HARVEY H. WHITNEY, *Treasurer*.E. S. DODGE, GEO. A. SWALLOW, GEO. O. ALLEN, *Finance Committee*.

## STATEMENT.

ASSETS.		LIABILITIES.	
Loans on real estate, . . .	\$10,250 00	768 shares of stock, first series, at \$12.00, . . .	\$9,216 00
Unpaid dues, . . .	617 00	482 shares of stock, second series, at \$6.00, . . .	2,892 00
Balance of permanent expense account, . . .	169 89	Dues paid in advance, . . .	296 00
Balance of temporary expense account, . . .	43 54	Transfer fees, . . .	6 25
Unpaid fines, . . .	23 92	Fines, . . .	69 46
Cash on hand, . . .	1,780 11	Premium, . . .	26 90
		Interest, . . .	377 85
	\$12,884 46		\$12,884 46

How are shares issued, — quarterly, semi-annually, or annually? Semi-annually.

Number of shares issued during the year, . . . . . 1,314

Are shares retired by lot, as required by section 8, chapter 117, Public Statutes? None yet retired.

Number of shares now in force, . . . . . 1,250

Number of shares now borrowed upon, . . . . . 54

Amount of dues received during the year, . . . . . \$12,127 00

Highest premium received during the year, . . . . . 25

Lowest premium received during the year, . . . . . 05

Fine for non-payment of dues: 2 per cent. per month.

Transfer fee, . . . . . 25

Number of members withdrawn during the year, . . . . . 17

Present number of members, . . . . . 315

Present number of borrowers, . . . . . 12

Present number of non-borrowers, . . . . . 303

Amount of loans at date, . . . . . 10,250 00

Number and amount of loans on real estate, . . . . . 14 10,250 00

Number and amount of loans secured by first mortgage of real estate, 14 10,250 00

Largest loan to any one member, . . . . . 1,600 00

Smallest loan to any one member, . . . . . 100 00

Largest number of shares held by any one member, . . . . . 15

Amount of expenses of the corporation for previous year (not including interest), . . . . . 126 78

Total value of unpledged shares (including unpaid dues), . . . . . 115 14

Number of shares withdrawn during the year, . . . . . 64

Proportion of profits reserved upon voluntary withdrawals: One quarter.

Geographical limit: Massachusetts.

Amount of cash received during the year,	.	.	.	.	.	.	.	.	\$12,581 51
Amount of cash paid during the year,	.	.	.	.	.	.	.	.	10,801 40
Secretary's salary,	.	.	.	.	.	.	.	.	50 00
Treasurer's bond,	.	.	.	.	.	.	.	.	5,000 00
Secretary's bond,	.	.	.	.	.	.	.	.	1,000 00
Date of examination by commissioner : October 28.									

COMMONWEALTH OF MASSACHUSETTS.

MIDDLESEX, SS.

NATICK, Nov. 7, 1887.

Personally appeared Milton F. Jones, Secretary of said bank, and made oath that the foregoing statement, by him subscribed, is true.

Before me,

FRANK M. FORBUSH, *Justice of the Peace.*

MIDDLESEX, SS.

NATICK, Nov. 7, 1887.

Personally appeared Harvey H. Whitney, Treasurer of said bank, and made oath that he securities and cash specified in the foregoing statement were held by him at the date hereof.

Before me,

FRANK M. FORBUSH, *Justice of the Peace.*

# HOLYOKE CO-OPERATIVE BANK—HOLYOKE.

Incorporated July 24, 1880.

Commenced business August 25, 1880.

Capital to be accumulated, \$1,000,000.

JOS. W. MOORE, *President.*DWIGHT O. JUDD, *Secretary.*DWIGHT O. JUDD, *Treasurer.*JAS. O. WALKER, A. G. HOLMAN, THOS. HIEBARD, *Finance Committee.*

## STATEMENT.

ASSETS.		LIABILITIES.	
Loans on real estate, . . .	\$56,950 00	97 shares of stock, first series, at \$109.96, . . .	\$10,666 12
Loans on shares, . . .	6,325 00	43 shares of stock, second series, at \$102.27, . . .	4,397 61
Unpaid dues, . . .	529 00	17 shares of stock, third series, at \$93.29, . . .	1,585 93
Balance of permanent expense account, . . .	154 00	15 shares of stock, fourth series, at \$87.41, . . .	1,311 15
Unpaid interest, . . .	197 88	120 shares of stock, fifth series, at \$78.83, . . .	9,459 60
Unpaid premiums, . . .	3 84	79 shares of stock, sixth series, at \$70.54, . . .	5,572 66
Unpaid fines, . . .	8 96	276 shares of stock, seventh series, at \$54.59, . . .	15,066 84
Bills receivable, . . .	150 00	151 shares of stock, eighth series, at \$46.93, . . .	7,086 43
Cash on hand, . . .	14,909 43	185 shares of stock, ninth series, at \$39 60, . . .	7,326 00
		97 shares of stock, tenth series, at \$32.50, . . .	3,152 50
		150 shares of stock, eleventh series, at \$25.59, . . .	3,838 50
		211 shares of stock, twelfth series, at \$18.90, . . .	3,987 90
		275 shares of stock, thirteenth series, at \$12.41, . . .	3,412 75
		337 shares of stock, fourteenth series, at \$6.10, . . .	2,055 70
		Dues paid in advance, . . .	105 00
		Surplus, . . .	89 86
		Guaranty fund, . . .	94 05
		Forfeited share account, . . .	19 51
	\$79,228 11		\$79,228 11

How are shares issued,—quarterly, semi-annually, or annually? Semi-annually.

Number of shares issued during the year, . . . . . 678

Are shares retired by lot, as required by section 8, chapter 117, Public Statutes? They will be.

Number of shares now in force, . . . . . 2,053

Number of shares now borrowed upon, . . . . . 545

Amount of dues received during the year, . . . . . \$25,737 00

Highest premium received during the year, . . . . . 28

Lowest premium received during the year, . . . . . 01

Fine for non-payment of dues: 2 per cent. per month.

Transfer fee, . . . . .		\$0 25
Number of members withdrawn during the year, . . . . .	97	
Present number of members, . . . . .	324	
Present number of borrowers, . . . . .	84	
Present number of non-borrowers, . . . . .	240	
Amount of loans at date, . . . . .	63,275	00
Number and amount of loans on real estate, . . . . .	55	56,950 00
Number and amount of loans secured by first mortgage of real estate, . . . . .	55	56,950 00
Number and amount of loans on shares, . . . . .	29	6,325 00
Largest loan to any one member, . . . . .		3,500 00
Smallest loan to any one member, . . . . .		50 00
Largest number of shares held by any one member, . . . . .	25	
Amount of expenses of the corporation for previous year (not including interest), . . . . .		585 91
Value of shares at last report, . . . . .		66,662 91
Total value of unpledged shares (including unpaid dues), . . . . .		54,230 90
Number of shares forfeited during the year, . . . . .	22	
Amount of interest credited to shares during the year, . . . . .		4,585 10
Number of shares withdrawn during the year, . . . . .	559	
Proportion of profits reserved upon voluntary withdrawals: One-fourth.		
Number and amount of loans repaid during the year, . . . . .	43	20,100 00
Geographical limit: Massachusetts.		
Amount of cash received during the year, . . . . .		50,164 25
Amount of cash paid during the year, . . . . .		37,775 57
Secretary and treasurer's salary: $1\frac{1}{2}$ per cent. of gross receipts, except repaid loans.		
Treasurer and secretary's bond, . . . . .		4,000 00
Date of examination by commissioner: September 2.		

## COMMONWEALTH OF MASSACHUSETTS.

HAMPDEN, SS.

HOLYOKE, Nov. 15, 1887.

Personally appeared Dwight O. Judd, Secretary of said bank, and made oath that the foregoing statement, by him subscribed, is true.

Before me,

RICHARD G. KILDUFF, *Justice of the Peace.*

HAMPDEN, SS.

HOLYOKE, Feb. 10, 1888.

Personally appeared Dwight O. Judd, Treasurer of said bank, and made oath that he securities and cash specified in the foregoing statement were held by him at the date thereof.

Before me,

JOHN J. REARDON, *Justice of the Peace.*



## HOME CO-OPERATIVE BANK—WORCESTER.

Incorporated June 10, 1882.

Commenced business June, 1882.

Capital to be accumulated, \$1,000,000.

E. H. TOWNE, *President.*T. J. HASTINGS, *Secretary.*T. J. HASTINGS, *Treasurer.*DANIEL PARLIN, WM. H. BARTLETT, W. S. BARTON, *Finance Committee.*

## STATEMENT.

ASSETS.		LIABILITIES.	
Loans on real estate, . . .	\$136,250 00	323 shares of stock, first series, at \$75.61, . . .	\$24,422 03
Loans on shares, . . .	4,025 00	155 shares of stock, second series, at \$67.55, . . .	10,470 25
Unpaid dues, . . .	1,242 00	240 shares of stock, third series, at \$59.74, . . .	14,337 60
Balance of permanent expense account, . . .	503 81	313 shares of stock, fourth series, at \$52.16, . . .	16,326 08
Balance of temporary expense account, . . .	371 95	361 shares of stock, fifth series, at \$44.77, . . .	16,161 97
Other assets, . . .	391 90	282 shares of stock, sixth series, at \$37.61, . . .	10,606 02
Cash on hand, . . .	7,782 78	337 shares of stock, seventh series, at \$30.66, . . .	10,332 42
		569 shares of stock, eighth series, at \$23.93, . . .	13,616 17
		800 shares of stock, ninth series, at \$17.42, . . .	13,936 00
		927 shares of stock, tenth series, at \$11.11, . . .	10,298 97
		1089 shares of stock, eleventh series, at \$5.00, . . .	5,445 00
		Surplus, . . .	4,223 03
		Guaranty fund, . . .	129 00
		Forfeited share account, . . .	14 90
		Other liabilities, . . .	248 00
	\$150,567 44		\$150,567 44

How are shares issued,—quarterly, semi-annually, or annually? Semi-annually.

Number of shares issued during the year, . . . . . 2,288

Are shares retired by lot, as required by section 8, chapter 117, Public Statutes? They are.

Number of shares now in force, . . . . . 5,396

Number of shares now borrowed upon, . . . . . 751

Amount of dues received during the year, . . . . . \$60,052 00

Highest per centum of interest received during the year, . . . . . 10 $\frac{3}{4}$

Lowest per centum of interest received during the year, . . . . . 6

Fine for non-payment of dues: 2 per cent. per month.

Transfer fee, . . . . . 1 00

Number of members withdrawn during the year, . . . . . 90

Present number of members, . . . . . 622

Present number of borrowers, . . . . . 110

Present number of non-borrowers, . . . . . 512

Amount of loans at date, . . . . .	\$140,275 00
Number and amount of loans on real estate, . . . . . 111	136,250 00
Number and amount of loans secured by first mortgage of real estate, 111	136,250 00
Number and amount of loans on shares, . . . . . 38	4,025 00
Largest loan to any one member, . . . . .	5,000 00
Smallest loan to any one member, . . . . .	50 00
Largest number of shares held by any one member, . . . . . 25	
Amount of expenses of the corporation for previous year (not including interest), . . . . .	831 63
Value of shares at last report, . . . . .	98,374 27
Total value of unpledged shares (including unpaid dues), . . . . .	127,552 92
Amount of interest credited to shares during the year, . . . . .	6,681 89
Number of shares withdrawn during the year, . . . . . 917	
Proportion of profits reserved upon voluntary withdrawals: One-half or one-fourth of last dividend, according to time of withdrawal.	
Number and amount of loans repaid during the year, . . . . . 31	19,830 00
Geographical limit: Massachusetts.	
Amount of cash received during the year, . . . . .	86,704 14
Amount of cash paid during the year, . . . . .	78,990 63
Secretary and treasurer's salary, . . . . .	600 00
Secretary and treasurer's bond, . . . . .	3,500 00
Date of examination by commissioner: October 6.	

## COMMONWEALTH OF MASSACHUSETTS.

WORCESTER, ss., Nov. 11, 1887.

Personally appeared T. J. Hastings, Secretary of said bank, and made oath that the foregoing statement, by him subscribed, is true.

Before me,

EDW. B. GLASGOW, *Justice of the Peace.*

WORCESTER, ss., Nov. 11, 1887.

Personally appeared T. J. Hastings, Treasurer of said bank, and made oath that the securities and cash specified in the foregoing statement were held by him at the date thereof.

Before me,

EDW. B. GLASGOW, *Justice of the Peace.*

## HOMESTEAD CO-OPERATIVE BANK — BOSTON.

Incorporated September 11, 1877.

Commenced business September 12, 1877.

Capital to be accumulated, \$1,000,000.

JOSEPH S. ROPES, *President.*D. ELDRIDGE, *Secretary.*D. ELDRIDGE, *Treasurer.*JOSEPH HENDRY, E. P. BOSTWICK, W. H. ROBERTS, *Finance Committee.*

## STATEMENT.

ASSETS.		LIABILITIES.	
Loans on real estate, . . .	\$205,850 00	25 shares of stock, first series, at \$178.19, . . .	\$4,454 75
Loans on shares, . . .	10,250 00	30 shares of stock, second series, at \$166.33, . . .	4,989 90
Unpaid dues, . . .	3,618 00	27 shares of stock, third series, at \$154.51, . . .	4,171 77
Balance of temporary expense account, . . .	350 00	30 shares of stock, fourth series, at \$143.11, . . .	4,293 30
Other assets, . . .	744 37	50 shares of stock, fifth series, at \$132.22, . . .	6,611 00
Cash on hand, . . .	708 05	40 shares of stock, sixth series, at \$121.60, . . .	4,864 00
		45 shares of stock, seventh series, at \$111.50, . . .	5,017 50
		109 shares of stock, eighth series, at \$101.69, . . .	11,084 21
		132 shares of stock, ninth series, at \$92.27, . . .	12,179 64
		110 shares of stock, tenth series, at \$83.13, . . .	9,144 30
		189 shares of stock, eleventh series, at \$74.30, . . .	14,042 70
		121 shares of stock, twelfth series, at \$65.75, . . .	7,955 75
		337 shares of stock, thirteenth series, at \$57.54, . . .	19,390 98
		451 shares of stock, fourteenth series, at \$49.65, . . .	22,392 15
		470 shares of stock, fifteenth series, at \$42.05, . . .	19,763 50
		653 shares of stock, sixteenth series, at \$34.75, . . .	22,691 75
		491 shares of stock, seventeenth series, at \$27.74, . . .	13,620 34
		734 shares of stock, eighteenth series, at \$20.97, . . .	15,391 98
		832 shares of stock, nineteenth series, at \$14.43, . . .	12,005 76
		339 shares of stock, twentieth series, at \$8.11, . . .	2,749 29
		544 shares of stock, twenty-first series, at \$2.00, . . .	1,088 00
		Surplus, . . .	1,278 57
		Guaranty fund, . . .	750 00
		Forfeited share account, . . .	68 87
		Withdrawal profits, . . .	306 01
		Dues paid in advance, . . .	368 00
		Other liabilities, . . .	846 40
	\$221,520 42		\$221,520 42

How are shares issued, — quarterly, semi-annually, or annually? Semi-annually.

Number of shares issued during the year, . . . . . 980

Are shares retired by lot, as required by section 8, chapter 117, Public Statutes? Yes.

Number of shares now in force, . . . . . 5,759

Number of shares now borrowed upon, . . . . . 1,348

Amount of dues received during the year, . . . . . \$87,507 00

Highest premium received during the year, . . . . . 55

Lowest premium received during the year, . . . . . 05

Fine for non-payment of dues: 2 per cent. per month.

Transfer fee, . . . . . 25

Number of members withdrawn during the year, . . . . . 205

Present number of members, . . . . . 795

Present number of borrowers, . . . . . 157

Present number of non-borrowers, . . . . . 638

Amount of loans at date, . . . . . 216,100 00

Number and amount of loans on real estate, . . . . . 152 205,850 00

Number and amount of loans secured on first mortgage of real estate, 152 205,850 00

Number and amount of loans on shares, . . . . . 58 10,250 00

Largest loan to any one member, . . . . . 5,000 00

Smallest loan to any one member, . . . . . 50 00

Largest number of shares held by any one member, . . . . . 25

Amount of expenses of the corporation for previous year (not including interest), . . . . . 2,295 86

Value of shares at last report, . . . . . 185,475 40

Total value of unpledged shares (including unpaid dues), . . . . . 163,210 82

Number of shares forfeited during the year, . . . . . 4

Amount of interest credited to shares during the year, . . . . . 13,299 58

Number of shares withdrawn during the year, . . . . . 1,353

Number of shares retired during the year, . . . . . 159

Proportion of profits reserved upon voluntary withdrawals: One-fourth.

Number and amount of loans repaid during the year, . . . . . 58 29,050 00

Geographical limit: Massachusetts.

Amount of cash received during the year, . . . . . 110,138 16

Amount of cash paid during the year, . . . . . 115,761 39

Secretary's salary, . . . . . 800 00

Treasurer's salary, . . . . . 100 00

Treasurer and secretary's bond, . . . . . 5,000 00

Date of examination by clerk of the commission: June 14.

#### COMMONWEALTH OF MASSACHUSETTS.

SUFFOLK, ss., Nov. 17, 1887.

Personally appeared D. Eldredge, Secretary of said bank, and made oath that the foregoing statement, by him subscribed, is true.

Before me,

WALTER H. ROBERTS, *Justice of the Peace.*

SUFFOLK, ss., Nov. 17, 1887.

Personally appeared D. Eldredge, Treasurer of said bank, and made oath that the securities and cash specified in the foregoing statement were held by him at the date thereof.

Before me;

WALTER H. ROBERTS, *Justice of the Peace.*



## HUDSON CO-OPERATIVE BANK—HUDSON.

Incorporated October 22, 1885. Commenced business November, 1885.

Capital to be accumulated, \$1,000,000.

L. T. JEFTS, *President.*CHAS. E. HALL, *Treasurer.*C. H. HILL, *Secretary.*ARTHUR KNIGHTS, F. P. GLAZIER, N. A. WITT, *Finance Committee.*

## STATEMENT.

ASSETS.		LIABILITIES.	
Loans on real estate, . . .	\$8,925 00	238 shares of stock, first series, at \$25.24, . . .	\$6,007 12
Unpaid dues, . . .	87 64	51 shares of stock, second series, at \$18.74, . . .	955 74
Balance of permanent expense account, . . .	127 55	95 shares of stock, third series, at \$12.34, . . .	1,172 30
Cash on hand, . . .	3 82	154 shares of stock, fourth series, at \$6.09, . . .	937 86
		Surplus, . . .	5 48
		Guaranty fund, . . .	10 11
		Other liabilities, . . .	55 40
	<u>\$9,144 01</u>		<u>\$9,144 01</u>

How are shares issued, — quarterly, semi-annually, or annually? Semi-annually.

Number of shares issued during the year, . . . . . 249

Are shares retired by lot, as required by section 8, chapter 117, Public Statutes? Yes.

Number of shares now in force, . . . . . 538

Number of shares now borrowed upon, . . . . . 54

Amount of dues received during the year, . . . . . \$6,526 00

Highest premium received during the year, . . . . . 05

Lowest premium received during the year, . . . . . 05

Fine for non-payment of dues: 2 per cent. per month.

Transfer fee, . . . . . 25

Number of members withdrawn during the year, . . . . . 54

Present number of members, . . . . . 119

Present number of borrowers, . . . . . 6

Present number of non-borrowers, . . . . . 113

Amount of loans at date, . . . . . 8,925 00

Number and amount of loans on real estate, . . . . . 6 8,925 00

Number and amount of loans secured by first mortgage of real estate, 6 8,925 00

Largest loan to any one member, . . . . . 3,800 00

Smallest loan to any one member, . . . . . 425 00

Largest number of shares held by any one member, . . . . . 20

Amount of expenses of the corporation for previous year (not including interest), . . . . . 95 40

Value of shares at last report, . . . . . 5,232 00

Total value of unpledged shares (including unpaid dues), . . . . . 8,382 61

Amount of interest credited to shares during the year, . . . . . 355 42

Number of shares withdrawn during the year, . . . . . 225

Proportion of profits reserved upon voluntary withdrawals : One-fourth.

Number and amount of loans repaid during the year, . . . . 3 \$1,800 00

Geographical limit : Massachusetts.

Amount of cash received during the year, . . . . . 8,725 56

Amount of cash paid during the year, . . . . . 9,666 52

Secretary's salary, . . . . . 75 00

Treasurer's bond, . . . . . 1,000 00

Secretary's bond, . . . . . 1,000 00

Date of examination by commissioner : April 28.

COMMONWEALTH OF MASSACHUSETTS.

MIDDLESEX, SS.

HUDSON, MASS., Nov. 19, 1887.

Personally appeared C. H. Hill, Secretary of said bank, and made oath that the foregoing statement, by him subscribed, is true.

Before me,

CHARLES H. WELCH, *Justice of the Peace.*

MIDDLESEX, SS.

HUDSON, MASS., Nov. 21, 1887.

Personally appeared Charles E. Hall, Treasurer of said bank, and made oath that the securities and cash specified in the foregoing statement were held by him at the date thereof. Before me,

CHARLES H. WELCH, *Justice of the Peace.*

HYDE PARK CO-OPERATIVE BANK—HYDE PARK.

Incorporated March 26, 1886. Commenced business May 5, 1886.

Capital to be accumulated, \$1,000,000.

ANDREW WASHBURN, *President.*

THOMAS E. FAUNCE, *Secretary.*

THOMAS E. FAUNCE, *Treasurer.*

DAVID W. LEWIS, RICHARD M. JOHNSON, ELI B. TASKER, *Finance Committee.*

STATEMENT.

ASSETS.		LIABILITIES.	
Loans on real estate, . . .	\$8,100 00	281 shares of stock, first series, at \$18 63, . . .	\$5,235 03
Loans on shares, . . . .	100 00	360 shares of stock, second series, at \$8.09, . . .	2,912 40
Unpaid dues, . . . . .	292 00	226 shares of stock, third series, at \$2.00, . . .	452 00
Balance of permanent expense account, . . . .	160 32	Dues paid in advance, . . .	78 00
Other assets, . . . . .	1 38	Surplus, . . . . .	2 14
Cash on hand, . . . . .	90 71	Guaranty fund, . . . .	2 80
		Withdrawal profits, . . .	7 89
		Other liabilities, . . . .	54 15
	\$8,744 41		\$8,744 41

How are shares issued,—quarterly, semi-annually, or annually? Semi-annually.

Number of shares issued during the year, . . . . . 703

Are shares retired by lot, as required by section 8, chapter 117, Public Statutes? Yes.

Number of shares now in force, . . . . . 867

Number of shares now borrowed upon, . . . . . 55

Amount of dues received during the year, . . . . . \$8,022 00

Highest premium received during the year, . . . . . 30

Lowest premium received during the year, . . . . . 05

Fine for non-payment of dues: 2 per cent. per month.

Transfer fee, . . . . . 25

Number of members withdrawn during the year, . . . . . 25

Present number of members, . . . . . 158

Present number of borrowers, . . . . . 9

Present number of non-borrowers, . . . . . 149

Amount of loans at date, . . . . . 8,200 00

Number and amount of loans on real estate, . . . . . 7 8,100 00

Number and amount of loans secured by first mortgage of real estate, 7 8,100 00

Number and amount of loans on shares, . . . . . 2 100 00

Largest loan to any one member, . . . . . 2,400 00

Smallest loan to any one member, . . . . . 50 00

Largest number of shares held by any one member, . . . . . 25

Amount of expenses of the corporation for previous year (not including interest), . . . . . 74 97

Value of shares at last report, . . . . . 7,596 93

Total value of unpledged shares (including unpaid dues), . . . . . 7,726 00

Amount of interest credited to shares during the year, . . . . . 259 43

Number of shares withdrawn during the year, . . . . . 229

Proportion of profits reserved upon voluntary withdrawals: One quarter.

Number and amount of loans repaid during the year, . . . . . 3 700 00

Geographical limit: Massachusetts.

Amount of cash received during the year, . . . . . 8,919 26

Amount of cash paid during the year, . . . . . 9,667 77

Salaries: None.

Treasurer and secretary's bond, . . . . . 2,500 00

Date of examination by clerk of the commission: July 7.

#### COMMONWEALTH OF MASSACHUSETTS.

SUFFOLK, ss.

BOSTON, Nov. 17, 1887.

Personally appeared Thomas E. Faunce, Secretary of said bank, and made oath that the foregoing statement, by him subscribed, is true.

Before me, CHARLES H. BOARDMAN, *Justice of the Peace.*

SUFFOLK, ss.

BOSTON, Nov. 17, 1887.

Personally appeared Thomas E. Faunce, Treasurer of said bank, and made oath that the securities and cash specified in the foregoing statement were held by him at the date thereof.

Before me, CHARLES H. BOARDMAN, *Justice of the Peace.*

## LOWELL CO-OPERATIVE BANK—LOWELL.

Incorporated April 29, 1885.

Commenced business May 14, 1885.

Capital to be accumulated, \$1,000,000.

ARTEMAS B. WOODWORTH, *President.*GEORGE W. BATCHELDER, *Secretary.*GEORGE E. METCALF, *Treasurer.*ALBERT N. WHEELER, EDWIN S. BICKFORD, JAMES MURKLAND, *Finance Committee.*

## STATEMENT.

ASSETS.		LIABILITIES.	
Loans on real estate, . . .	\$29,600 00	450 shares of stock, first series, at \$32.34, . . .	\$14,553 00
Loans on shares, . . .	915 00	225 shares of stock, second series, at \$25 51, . . .	5,739 75
Unpaid dues, . . .	290 00	160 shares of stock, third series, at \$18.86, . . .	3,017 60
Balance of permanent ex- pense account, . . .	150 00	550 shares of stock, fourth series, at \$12.39, . . .	6,814 50
Suspense account, . . .	39 79	355 shares of stock, fifth series, at \$6.10, . . .	2,165 50
Cash on hand, . . .	1,525 01	63 shares of stock, sixth series, at \$1.00, . . .	63 00
		Dues paid in advance, . . .	6 00
		Transfer fees, . . .	50
		Surplus, . . .	135 53
		Guaranty fund, . . .	12 82
		Forfeited share account, . . .	11 60
	\$32,519 80		\$32,519 80

How are shares issued,—quarterly, semi-annually, or annually? Semi-annually.

Number of shares issued during the year, . . . . . 1,075

Are shares retired by lot, as required by section 8, chapter 117, Public Statutes? None retired.

Number of shares now in force, . . . . . 1,803

Number of shares now borrowed upon, . . . . . 248

Amount of dues received during the year, . . . . . \$20,757 00

Highest premium received during the year, . . . . . 45

Lowest premium received during the year, . . . . . 05

Fine for non-payment of dues: 2 per cent. per month.

Transfer fee, . . . . . 25

Number of members withdrawn during the year, . . . . . 87

Present number of members, . . . . . 290

Present number of borrowers, . . . . . 38

Present number of non-borrowers, . . . . . 252

Amount of loans at date, . . . . . 30,515 00

Number and amount of loans on real estate, . . . . . 28 29,600 00

Number and amount of loans secured by first mortgage of real estate, 28 29,600 00

Number and amount of loans on shares, . . . . . 11 915 00

Largest loan to any one member, . . . . . 3,000 00

Smallest loan to any one member, . . . . . 50 00



Largest number of shares held by any one member,	25
Amount of expenses of the corporation for previous year (not including interest),	\$164 24
Value of shares at last report,	4,525 51
Total value of unpledged shares (including unpaid dues),	27,113 44
Number of shares forfeited during the year,	40
Amount of interest credited to shares during the year,	1,411 53
Number of shares withdrawn during the year,	503
Proportion of profits reserved upon voluntary withdrawals:	One-fourth.
Number and amount of loans repaid during the year,	12 3,605 00
Geographical limit: Massachusetts.	
Amount of cash received during the year,	24,182 72
Amount of cash paid during the year,	23,711 18
Secretary's salary,	120 00
Treasurer's bond,	2,000 00
Secretary's bond,	1,000 00
Date of examination by commissioner: August 25.	

COMMONWEALTH OF MASSACHUSETTS.

MIDDLESEX, ss.

LOWELL, Nov. 7, 1887.

Personally appeared George W. Batchelder, Secretary of said bank, and made oath that the foregoing statement, by him subscribed, is true.

Before me,

E. B. PATCH, *Justice of the Peace.*

MIDDLESEX, ss.

LOWELL, Nov. 7, 1887.

Personally appeared George E. Metcalf, Treasurer of said bank, and made oath that the securities and cash specified in the foregoing statement were held by him at the date thereof.

Before me,

E. B. PATCH, *Justice of the Peace.*

MALDEN CO-OPERATIVE BANK — MALDEN.

Incorporated April 27, 1887. Commenced business May 9, 1887.

Capital to be accumulated, \$1,000,000.

MARCELLUS COGGAN, *President.*

GEORGE A. GARDNER, *Secretary.*

GEORGE A. GARDNER, *Treasurer.*

ALFRED R. TURNER, JR., ANDREW J. FREEMAN, *Finance Committee.*

STATEMENT.

ASSETS.		LIABILITIES.	
Loans on real estate,	\$4,200 00	922 shares of stock, first series, at \$6.00,	\$5,532 00
Loans on shares,	150 00	Profits,	82 98
Unpaid dues,	217 00	Surplus,	13 54
Balance of permanent expense account,	175 00	Guaranty fund,	5 00
Other assets,	10 33		
Cash on hand,	881 19		
	\$5,633 52		\$5,633 52

How are shares issued, — quarterly, semi-annually, or annually? Semi-annually.

Number of shares issued during the year, . . . . . 953

Are shares retired by lot, as required by section 8, chapter 117, Public Statutes? None retired.

Number of shares now in force, . . . . . 922

Number of shares now borrowed upon, . . . . . 51

Amount of dues received during the year, . . . . . \$5,398 00

Highest premium received during the year, . . . . . 25

Lowest premium received during the year, . . . . . 05

Fine for non-payment of dues: 2 per cent. per month.

Transfer fee, . . . . . 25

Number of members withdrawn during the year, . . . . . 4

Present number of members, . . . . . 173

Present number of borrowers, . . . . . 6

Present number of non-borrowers, . . . . . 167

Amount of loans at date, . . . . . 4,350 00

Number and amount of loans on real estate, . . . . . 5 4,200 00

Number and amount of loans secured by first mortgage of real estate, 5 4,200 00

Number and amount of loans on shares, . . . . . 1 150 00

Largest loan to any one member, . . . . . 2,000 00

Smallest loan to any one member, . . . . . 150 00

Largest number of shares held by any one member, . . . . . 25

Amount of expenses of the corporation for previous year (not including interest), . . . . . 44 90

Total value of unpledged shares (including unpaid dues), . . . . . 5,304 39

Amount of interest credited to shares during the year, . . . . . 82 98

Number of shares withdrawn during the year, . . . . . 31

Proportion of profits reserved upon voluntary withdrawals: One-fourth.

Geographical limit: Massachusetts.

Amount of cash received during the year, . . . . . 5,543 99

Amount of cash paid during the year, . . . . . 4,662 80

Salaries: None.

Treasurer and secretary's bond, . . . . . 1,000 00

Date of examination by commissioner: December 19.

#### COMMONWEALTH OF MASSACHUSETTS.

SUFFOLK, ss.

BOSTON, Dec. 8, 1887.

Personally appeared George A. Gardner, Secretary of said bank, and made oath that the foregoing statement, by him subscribed, is true.

Before me,

MARCELLUS COGGAN, *Justice of the Peace.*

SUFFOLK, ss.

BOSTON, Dec. 8, 1887.

Personally appeared George A. Gardner, Treasurer of said bank, and made oath that the securities and cash specified in the foregoing statement were held by him at the date thereof.

Before me,

MARCELLUS COGGAN, *Justice of the Peace.*

## MANSFIELD CO-OPERATIVE BANK — MANSFIELD.

Incorporated March 10, 1883.

Commenced business March 21, 1883.

Capital to be accumulated, \$500,000.

C. A. McALPINE, *President.*A. B. DAY, *Secretary.*A. B. DAY, *Treasurer.*JOHN SOMERS, J. E. WHITE, C. L. HALLETT, *Finance Committee.*

## STATEMENT.

ASSETS.		LIABILITIES.	
Loans on real estate, . . .	\$58,255 40	330 shares of stock, first series, at \$64.45, . . .	\$21,268 50
Loans on shares, . . .	3,767 00	168 shares of stock, second series, at \$54.15, . . .	9,097 20
Unpaid dues, . . .	371 43	212 shares of stock, third series, at \$46.69, . . .	9,898 28
Balance of permanent expense account, . . .	135 79	118 shares of stock, fourth series, at \$39.39, . . .	4,648 02
Cash on hand, . . .	1,805 56	209 shares of stock, fifth series, at \$32.31, . . .	6,752 79
		76 shares of stock, sixth series, at \$25.50, . . .	1,938 00
		184 shares of stock, seventh series, at \$18.84, . . .	3,466 56
		305 shares of stock, eighth series, at \$12.39, . . .	3,778 95
		551 shares of stock, ninth series, at \$6.10, . . .	3,361 10
		Surplus, . . .	54 70
		Guaranty fund, . . .	71 08
	\$64,335 18		\$64,335 18

How are shares issued, — quarterly, semi-annually, or annually? Semi-annually.

Number of shares issued during the year, . . . . . 884

Are shares retired by lot, as required by section 8, chapter 117, Public Statutes? None retired.

Number of shares now in force, . . . . . 2,153

Number of shares now borrowed upon, . . . . . 569

Amount of dues received during the year, . . . . . \$23,245 00

Highest premium received during the year, . . . . . 01

Lowest premium received during the year, . . . . . 01

Fine for non-payment of dues: 2 per cent. per month.

Transfer fee, . . . . . 25

Number of members withdrawn during the year, . . . . . 12

Present number of members, . . . . . 329

Present number of borrowers, . . . . . 78

Present number of non-borrowers, . . . . . 251

Amount of loans at date, . . . . . 62,022 40

Number and amount of loans on real estate, . . . . . 55 58,255 40

Number and amount of loans secured by first mortgage of real estate, 55 58,255 40

Number and amount of loans on shares, . . . . . 23 3,767 00

Largest loan to any one member . . . . . 3,400 00

Smallest loan to any one member, . . . . .	\$20 00
Largest number of shares held by any one member, . . . . .	25
Amount of expenses of the corporation for previous year (not including interest), . . . . .	329 60
Value of shares at last report, . . . . .	46,802 90
Total value of unpledged shares (including unpaid dues), . . . . .	46,030 77
Amount of interest credited to shares during the year, . . . . .	3,209 06
Number of shares withdrawn during the year, . . . . .	285
Proportion of profits reserved upon voluntary withdrawals: 10 per cent.	
Number and amount of loans repaid during the year, . . . . .	38 12,573 00
Geographical limit: Massachusetts.	
Amount of cash received during the year, . . . . .	39,748 07
Amount of cash paid during the year, . . . . .	38,748 76
Salaries, . . . . .	300 00
Treasurer and secretary's bond, . . . . .	3,000 00
Date of examination by commissioner: August 27.	

COMMONWEALTH OF MASSACHUSETTS.

BRISTOL, ss., Nov. 7, 1887.

Personally appeared Alfred B. Day, Secretary of said bank, and made oath that the foregoing statement, by him subscribed, is true.

Before me, HOWARD PERKINS, *Justice of the Peace.*

BRISTOL, ss., Nov. 7, 1887.

Personally appeared Alfred B. Day, Treasurer of said bank, and made oath that the securities and cash specified in the foregoing statement were held by him at the date thereof.

Before me, HOWARD PERKINS, *Justice of the Peace.*

MARBLEHEAD CO-OPERATIVE BANK—MARBLEHEAD.

Incorporated May 5, 1886. Commenced business May 6, 1886.

Capital to be accumulated, \$1,000,000.

WM. B. BROWN, *President.*

A. W. COLE, *Treasurer.*

A. W. COLE, *Secretary.*

S. R. CARROLL, JOHN E. DAVIS, 2D, H. O. SYMONDS, *Finance Committee.*

STATEMENT.

ASSETS.		LIABILITIES.	
Loans on real estate, . . .	\$15,200 00	522 shares of stock, first series, at \$18.91, . . .	\$9,871 02
Unpaid dues, . . . . .	239 00	530 shares of stock, second series, at \$12.43, . . .	6,587 90
Balance of permanent expense account, . . . . .	95 20	294 shares of stock, third series, at \$6.12, . . .	1,799 28
Other assets, . . . . .	8 88	Dues paid in advance, . . .	130 00
Cash on hand, . . . . .	2,902 40	Surplus, . . . . .	3 81
		Guaranty fund, . . . . .	41 18
		Forfeited share account, . . .	12 29
	\$18,445 48		\$18,445 48



How are shares issued, — quarterly, semi-annually, or annually? Semi-annually.

Number of shares issued during the year, . . . . . 919

Are shares retired by lot, as required by section 8, chapter 117, Public Statutes? None retired.

Number of shares now in force, . . . . . 1,346

Number of shares now borrowed upon, . . . . . 84

Amount of dues received during the year, . . . . . \$14,846 00

Highest premium received during the year, . . . . . 45

Lowest premium received during the year, . . . . . 05

Fine for non-payment of dues: 2 per cent. per month.

Transfer fee, . . . . . 25

Number of members withdrawn during the year, . . . . . 31

Present number of members, . . . . . 409

Present number of borrowers, . . . . . 32

Present number of non-borrowers, . . . . . 377

Amount of loans at date, . . . . . 15,200 00

Number and amount of loans on real estate, . . . . . 32 15,200 00

Number and amount of loans secured by first mortgage of real estate, 26 14,400 00

Number and amount of loans secured by other mortgage of real estate, 6\* 800 00

Largest loan to any one member, . . . . . 2,000 00

Smallest loan to any one member, . . . . . 100 00

Largest number of shares held by any one member, . . . . . 25

Amount of expenses of the corporation for previous year (not including interest), . . . . . 72 79

Value of shares at last report, . . . . . 3,696 63

Total value of unpledged shares (including unpaid dues), . . . . . 17,164 40

Number of shares forfeited during the year, . . . . . 22

Amount of interest credited to shares during the year, . . . . . 706 68

Number of shares withdrawn during the year, . . . . . 158

Proportion of profits reserved upon voluntary withdrawals: One quarter.

Number and amount of loans repaid during the year, . . . . . 7 3,900 00

Geographical limit: Massachusetts.

Amount of cash received during the year, . . . . . 20,280 82

Amount of cash paid during the year, . . . . . 18,665 98

Secretary and treasurer's salary, . . . . . 75 00

Treasurer and secretary's bond, . . . . . 3,000 00

Date of examination by clerk of the commission: September 21.

#### COMMONWEALTH OF MASSACHUSETTS.

ESSEX, ss.

MARBLEHEAD, Dec. 3, 1887.

Personally appeared A. W. Cole, Secretary of said bank, and made oath that the foregoing statement, by him subscribed, is true.

Before me, WILLIAM D. T. TREFRY, *Justice of the Peace.*

ESSEX, ss.

MARBLEHEAD, Dec. 3, 1887.

Personally appeared A. W. Cole, Treasurer of said bank, and made oath that the securities and cash specified in the foregoing statement were held by him at the date thereof.

Before me, WILLIAM D. T. TREFRY, *Justice of the Peace.*

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\* First mortgage is held by this bank.

MECHANICS' CO-OPERATIVE BANK—TAUNTON.

Incorporated September 14, 1877. Commenced business September 17, 1877.

Capital to be accumulated, \$1,000,000.

ELIJAH TOLMAN, *President.* EDWARD S. HERSEY, *Secretary.*  
CHARLES L. LOVERING, *Treasurer.*

EDWIN H. KNOWLES, NATHAN LAWRENCE, EUGENE A. RICHARDSON, *Finance Committee.*

STATEMENT.

ASSETS.		LIABILITIES.	
Loans on real estate, . .	\$261,127 41	100 shares of stock, first series, at \$166.75, . .	\$16,675 00
Loans on shares, . . .	18,330 00	115 shares of stock, second series, at \$156.22, . .	17,965 30
Unpaid dues, . . .	2,906 51	157 shares of stock, third series, at \$139.14, . .	21,844 98
Balance of temporary expense account, . . .	268 33	264 shares of stock, fourth series, at \$119.61, . .	31,577 04
Suspense account, . . .	53 33	383 shares of stock, fifth series, at \$101.16, . .	38,744 28
Cash on hand, . . .	1,650 77	626 shares of stock, sixth series, at \$83.42, . .	52,220 92
		453 shares of stock, seventh series, at \$66.82, . .	30,269 46
		368 shares of stock, eighth series, at \$51.22, . .	18,848 96
		569 shares of stock, ninth series, at \$36.63, . .	20,842 47
		810 shares of stock, tenth series, at \$22.95, . .	18,589 50
		209 shares of stock, eleventh series, at \$10.12, . .	2,115 08
		1595 shares of stock, twelfth series, at \$4.00, . .	6,380 00
		Advance payments, . . .	693 64
		Interest, . . . . .	5,490 22
		Premium, . . . . .	407 62
		Fines, . . . . .	191 68
		Retired share account, . .	1,092 54
		Surplus, . . . . .	31
		Guaranty fund, . . . .	365 93
		Forfeited share account, .	21 42
	\$284,336 35		\$284,336 35

How are shares issued, — quarterly, semi-annually, or annually? Semi-annually.

Number of shares issued during the year, . . . . . 1,852

Are shares retired by lot, as required by section 8, chapter 117, Public Statutes? Yes.

Number of shares now in force, . . . . . 5,649

Number of shares now borrowed upon, . . . . . 1,781

Amount of dues received during the year, . . . . . \$59,218 76

Highest premium received during the year, . . . . . 30

Lowest premium received during the year, . . . . . 05

Fine for non-payment of dues : 2 per cent. per month.

Transfer fee, . . . . . 25

Number of members withdrawn during the year, . . . . .	62	
Present number of members, . . . . .	781	
Present number of borrowers, . . . . .	267	
Present number of non-borrowers, . . . . .	514	
Amount of loans at date, . . . . .	\$279,457	41
Number and amount of loans on real estate, . . . . .	206	261,127 41
Number and amount of loans secured by first mortgage of real estate, . . . . .	206	261,127 41
Number and amount of loans on shares, . . . . .	69	18,330 00
Largest loan to any one member, . . . . .		5,000 00
Smallest loan to any one member, . . . . .		10 00
Largest number of shares held by any one member, . . . . .	25	
Amount of expenses of the corporation for previous year (not including interest), . . . . .		648 43
Value of shares at last report, . . . . .		247,509 47
Total value of impledged shares (including unpaid dues), . . . . .		193,217 69
Number of shares forfeited during the year, . . . . .	9	
Amount of interest credited to shares during the year, . . . . .		16,251 17
Number of shares withdrawn during the year, . . . . .	739	
Number of shares retired during the year, . . . . .	62	
Proportion of profits reserved upon voluntary withdrawals: None.		
Number and amount of loans repaid during the year, . . . . .	97	66,138 00
Geographical limit: Massachusetts.		
Amount of cash received during the year, . . . . .		124,072 86
Amount of cash paid during the year, . . . . .		122,472 26
Secretary's salary, . . . . .		500 00
Security committee's salary, . . . . .		150 00
Treasurer's bond, . . . . .		5,000 00
Secretary's bond, . . . . .		1,000 00
Date of examination by commissioner: July 12.		

## COMMONWEALTH OF MASSACHUSETTS.

BRISTOL, ss., Nov. 14, 1887.

Personally appeared Edward S. Hersey, Secretary of said bank, and made oath that the foregoing statement, by him subscribed, is true.

Before me,

GEORGE F. WILLIAMS, *Justice of the Peace.*

BRISTOL, ss., Nov. 15, 1887.

Personally appeared Charles L. Lovering, Treasurer of said bank, and made oath that the securities and cash specified in the foregoing statement were held by him at the date thereof. Before me,

HENRY M. LOVERING, *Justice of the Peace.*

## MEDFORD CO-OPERATIVE BANK—MEDFORD.

Incorporated June 21, 1886.

Commenced business July 7, 1886.

Capital to be accumulated, \$1,000,000.

DANA I. MCINTYRE, *President.*JAMES S. STURTEVANT, *Secretary.*JAMES S. STURTEVANT, *Treasurer.*THOMAS B. DILL, IRA W. HAMLIN, CHARLES N. JONES, *Finance Committee.*

## STATEMENT.

ASSETS.		LIABILITIES.	
Loans on real estate, . . .	\$17,000 00	592 shares of stock, first series, at \$16.66, . . .	\$9,862 72
Loans on shares, . . .	100 00	428 shares of stock, second series, at \$12.36, . . .	5,290 08
Unpaid dues, . . .	251 00	488 shares of stock, third series, at \$6.09, . . .	2,971 92
Balance of permanent expense account, . . .	139 51	Dues paid in advance, . . .	98 00
Other assets, . . .	15 08	Surplus, . . .	22 93
Cash on hand, . . .	771 94	Guaranty fund, . . .	7 22
		Forfeited share account, . . .	24 66
	<u>\$18,277 53</u>		<u>\$18,277 53</u>

How are shares issued,—quarterly, semi-annually, or annually? Semi-annually.

Number of shares issued during the year, . . . . . 932

Are shares retired by lot, as required by section 8, chapter 117, Public Statutes? None retired.

Number of shares now in force, . . . . . 1,508

Number of shares now borrowed upon, . . . . . 88

Amount of dues received during the year, . . . . . \$15,518 00

Highest premium received during the year, . . . . . 15

Lowest premium received during the year, . . . . . 05

Fine for non-payment of dues: 2 per cent. per month.

Transfer fee, . . . . . 25

Number of members withdrawn during the year, . . . . . 10

Present number of members, . . . . . 271

Present number of borrowers, . . . . . 13

Present number of non-borrowers, . . . . . 258

Amount of loans at date, . . . . . 17,100 00

Number and amount of loans on real estate, . . . . . 11 17,000 00

Number and amount of loans secured by first mortgage of real estate, 11 17,000 00

Number and amount of loans on shares, . . . . . 2 100 00

Largest loan to any one member, . . . . . 3,000 00

Smallest loan to any one member, . . . . . 50 00

Largest number of shares held by any one member, . . . . . 25

Amount of expenses of the corporation for previous year (not including interest), . . . . . 169 95

Value of shares at last report, . . . . . 2,551 50

Total value of unpledged shares (including unpaid dues), . . . . . 16,995 10



Number of shares forfeited during the year, . . . . .	9	
Amount of interest credited to shares during the year, . . . . .		\$566 02
Number of shares withdrawn during the year, . . . . .	45	
Proportion of profits reserved upon voluntary withdrawals: One-fourth.		
Geographical limit: Massachusetts.		
Amount of cash received during the year, . . . . .	16,271	11
Amount of cash paid during the year, . . . . .	15,434	60
Salaries, . . . . .	100	00
Treasurer and secretary's bond, . . . . .	5,000	00
Date of examination by clerk of the commission: August 8.		

## COMMONWEALTH OF MASSACHUSETTS.

MIDDLESEX, ss.

MEDFORD, Nov. 7, 1887.

Personally appeared James S. Sturtevant, Secretary of said bank, and made oath that the foregoing statement, by him subscribed, is true.

Before me,

JOHN H. HOOPER, *Justice of the Peace.*

MIDDLESEX, ss.

MEDFORD, Nov. 7, 1887.

Personally appeared James S. Sturtevant, Treasurer of said bank, and made oath that the securities and cash specified in the foregoing statement were held by him at the date thereof.

Before me,

JOHN H. HOOPER, *Justice of the Peace.*

## MERCHANTS' CO-OPERATIVE BANK — BOSTON.

Incorporated December 20, 1881.

Commenced business February, 1882.

Capital to be accumulated, \$1,000,000.

A. J. MERCER, *President.*J. A. FLANDERS, *Secretary.*R. C. DOWNER, *Treasurer.*W. C. FROST, C. E. FOLSOM, E. C. FLETCHER, *Finance Committee.*

## STATEMENT.

ASSETS.		LIABILITIES.	
Loans on real estate, . . .	\$132,870 00	156 shares of stock, first series, at \$82.35, . . .	\$12,846 60
Loans on shares, . . .	6,740 00	182 shares of stock, second series, at \$76.72, . . .	13,963 04
Unpaid dues, . . .	1,627 32	244 shares of stock, third series, at \$68.38, . . .	16,684 72
Balance of temporary expense account, . . .	265 46	227 shares of stock, fourth series, at \$60.38, . . .	13,706 26
Cash on hand, . . .	7,506 17	308 shares of stock, fifth series, at \$52.59, . . .	16,197 72
		165 shares of stock, sixth series, at \$45.07, . . .	7,436 55
		280 shares of stock, seventh series, at \$37.81, . . .	10,586 80
		309 shares of stock, eighth series, at \$30.79, . . .	9,514 11
		608 shares of stock, ninth series, at \$24.00, . . .	14,592 00
		758 shares of stock, tenth series, at \$17.45, . . .	13,227 10
		855 shares of stock, eleventh series, at \$11 12, . . .	9,507 60
		1198 shares of stock, twelfth series, at \$5.00, . . .	5,990 00
		Profit and loss, . . .	10
		Interest, . . .	3,164 00
		Premium, . . .	484 63
		Fines, . . .	114 86
		Transfer fees, . . .	1 25
		Surplus, . . .	316 65
		Guaranty fund, . . .	280 69
		Forfeited share account, . . .	47 65
		Withdrawal profits, . . .	228 20
		Other liabilities, . . .	118 42
	\$149,008 95		\$149,008 95

How are shares issued, — quarterly, semi-annually, or annually? Semi-annually.

Number of shares issued during the year, . . . . . 2,273

Are shares retired by lot, as required by section 8, chapter 117, Public Statutes? Yes.

Number of shares now in force, . . . . . 5,290

Number of shares now borrowed upon, . . . . . 1,024

Amount of dues received during the year, . . . . . \$59,950 00

Highest premium received during the year, . . . . . 75

Lowest premium received during the year, . . . . . 05

Fine for non-payment of dues: 2 per cent. per month.

Transfer fee, . . . . .	\$0 25
Number of members withdrawn during the year, . . . . .	106
Present number of members, . . . . .	683
Present number of borrowers, . . . . .	113
Present number of non-borrowers, . . . . .	570
Amount of loans at date, . . . . .	139,610 00
Number and amount of loans on real estate, . . . . .	78 132,870 00
Number and amount of loans secured by first mortgage of real estate, . . . . .	78 132,870 00
Number and amount of loans on shares, . . . . .	35 6,740 00
Largest loan to any one member, . . . . .	5,000 00
Smallest loan to any one member, . . . . .	50 00
Largest number of shares held by any one member, . . . . .	25
Amount of expenses of the corporation for previous year (not including interest), . . . . .	923 34
Value of shares at last report, . . . . .	103,321 27
Total value of unpledged shares (including unpaid dues), . . . . .	113,744 35
Number of shares forfeited during the year, . . . . .	15
Amount of interest credited to shares during the year, . . . . .	7,427 04
Number of shares withdrawn during the year, . . . . .	1,331
Proportion of profits reserved upon voluntary withdrawals: One-fourth.	
Number and amount of loans repaid during the year, . . . . .	34 24,930 00
Geographical limit: Massachusetts.	
Amount of cash received during the year, . . . . .	89,201 22
Amount of cash paid during the year, . . . . .	86,724 26
Treasurer's salary, . . . . .	175 00
Secretary's salary, . . . . .	500 00
Treasurer's bond, . . . . .	10,000 00
Secretary's bond, . . . . .	12,000 00
Date of examination by clerk of the commission: August 12.	

#### COMMONWEALTH OF MASSACHUSETTS.

SUFFOLK, ss., Nov. 22, 1887.

Personally appeared J. A. Flanders, Secretary of said bank, and made oath that the foregoing statement, by him subscribed, is true.

Before me,

PERCY A. BRIDGHAM, *Justice of the Peace.*

SUFFOLK, ss., Nov. 22, 1887.

Personally appeared R. C. Downer, Treasurer of said bank, and made oath that the securities and cash specified in the foregoing statement were held by him at the date thereof.

Before me,

PERCY A. BRIDGHAM, *Justice of the Peace.*

MILFORD CO-OPERATIVE BANK — MILFORD.

Incorporated March 31, 1887. Commenced business April 4, 1887.

Capital to be accumulated, \$1,000,000.

ISAAC N. DAVIS, *President.*

CLIFFORD A. COOK, *Secretary.*

CLIFFORD A. COOK, *Treasurer.*

PERLEY P. FIELD, WM. B. HALE, ISAAC N. DAVIS, *Finance Committee.*

STATEMENT.

ASSETS.		LIABILITIES.	
Loans on real estate, . . .	\$11,300 00	1,953 shares of stock, first series, at \$7.10, . . .	\$13,866 30
Unpaid dues, . . .	602 00	505 shares of stock, second series, at \$1.00, . . .	505 00
Balance of permanent expense account, . . .	191 81	Surplus, . . .	5 45
Other assets, . . .	20 08	Guaranty fund, . . .	2 50
Cash on hand, . . .	2,400 52	Other liabilities, . . .	135 16
	\$14,514 41		\$14,514 41

How are shares issued, — quarterly, semi-annually, or annually? Semi-annually.

Number of shares issued during the year, . . . . . 2,541

Are shares retired by lot, as required by section 8, chapter 117, Public Statutes? Yes.

Number of shares now in force, . . . . . 2,458

Number of shares now borrowed upon, . . . . . 72

Amount of dues received during the year, . . . . . \$14,219 00

Highest per centum of interest received during the year: 7½.

Lowest per centum of interest received during the year: 6.

Fine for non-payment of dues: 2 per cent. per month.

Transfer fee, . . . . . 1 00

Number of members withdrawn during the year, . . . . . 16

Present number of members, . . . . . 544

Present number of borrowers, . . . . . 12

Present number of non-borrowers, . . . . . 532

Amount of loans at date, . . . . . 11,300 00

Number and amount of loans on real estate, . . . . . 12 11,300 00

Number and amount of loans secured by first mortgage of real estate, 12 11,300 00

Largest loan to any one member, . . . . . 1,800 00

Smallest loan to any one member, . . . . . 200 00

Largest number of shares held by any one member, . . . . . 25

Amount of expenses of the corporation for previous year (not including interest), . . . . . 249 25

Total value of unpledged shares (including unpaid dues), . . . . 13,878 40

Amount of interest credited to shares during the year, . . . . . 198 70

Number of shares withdrawn during the year, . . . . . 83

Proportion of profits reserved upon voluntary withdrawals: One-half of last dividend.



Geographical limit: Massachusetts.

Amount of cash received during the year, . . . . . \$14,205 25

Amount of cash paid during the year, . . . . . 11,804 73

Salaries: Not fixed.

Treasurer and secretary's bond, . . . . . 5,000 00

Date of examination by commissioner: October 21.

COMMONWEALTH OF MASSACHUSETTS.

WORCESTER, ss., Nov. 29, 1887.

Personally appeared Clifford A. Cook, Secretary of said bank, and made oath that the foregoing statement, by him subscribed, is true.

Before me, LEANDER HOLBROOK, JR., *Justice of the Peace.*

WORCESTER, ss., Nov. 29, 1887.

Personally appeared Clifford A. Cook, Treasurer of said bank, and made oath that the securities and cash specified in the foregoing statement were held by him at the date thereof.

Before me, LEANDER HOLBROOK, JR., *Justice of the Peace.*

NEW BEDFORD CO-OPERATIVE BANK--NEW BEDFORD.

Incorporated July 11, 1881. Commenced business August 19, 1881.

Capital to be accumulated, \$1,000,000.

ISAAC W. BENJAMIN, *President.* CHARLES R. PRICE, *Secretary.*  
GIDEON B. WRIGHT, *Treasurer.*  
BENJAMIN ANTHONY, JOHN L. GIBBS, JETHRO C. BROCK, JOHN A. BATES,  
*Finance Committee.*

STATEMENT.

ASSETS.		LIABILITIES.	
Loans on real estate, . .	\$136,862 08	406 shares of stock, first series, at \$92.48, . .	\$37,546 88
Loans on shares, . . .	5,670 00	403 shares of stock, second series, at \$83.63, . .	33,702 89
Unpaid dues, . . .	570 00	158 shares of stock, third series, at \$75.05, . .	11,857 90
Balance of permanent expense account, . . .	58 11	118 shares of stock, fourth series, at \$66.76, . .	7,877 68
Real estate account, . .	2,365 67	118 shares of stock, fifth series, at \$58.70, . .	6,926 60
Personal account, J. S., .	368 52	127 shares of stock, sixth series, at \$50.91, . .	6,465 57
Other assets, . . .	25 37	175 shares of stock, seventh series, at \$43.39, . .	7,593 25
Cash on hand, . . .	4,650 81	204 shares of stock, eighth series, at \$36.12, . .	7,368 48
		210 shares of stock, ninth series, at \$32.57, . .	6,839 70
		251 shares of stock, tenth series, at \$25 63, . .	6,433 13
		453 shares of stock, eleventh series, at \$18.93, . .	8,575 29
		353 shares of stock, twelfth series, at \$12.43, . .	4,387 79
		539 shares of stock, thirteenth series, at \$6 11, . .	3,293 29
		Real estate account, . .	531 50
		Surplus, . . .	182 43
		Guaranty fund, . . .	843 12
		Forfeited share account, .	9 06
		Dues paid in advance, . .	90 00
		Other liabilities, . . .	46 00
	\$150,570 56		\$150,570 56

How are shares issued, — quarterly, semi-annually, or annually? Semi-annually.

Number of shares issued during the year, . . . . . 983

Are shares retired by lot, as required by section 8, chapter 117, Public Statutes? None have yet been retired.

Number of shares now in force, . . . . . 3,515

Number of shares now borrowed upon, . . . . . 885

Amount of dues received during the year, . . . . . \$41,409 00

Highest premium received during the year, . . . . . 30

Lowest premium received during the year, . . . . . 01

Fine for non-payment of dues: 2 per cent. per month.

Transfer fee, . . . . . 25

Number of members withdrawn during the year, . . . . .	78	
Present number of members, . . . . .	539	
Present number of borrowers, . . . . .	135	
Present number of non-borrowers, . . . . .	404	
Amount of loans at late, . . . . .		\$142,532 08
Number and amount of loans on real estate, . . . . .	116	136,862 08
Number and amount of loans secured by first mortgage of real estate, . . . . .	116	136,862 08
Number and amount of loans on shares, . . . . .	21	5,670 00
Largest loan to any one member, . . . . .		5,000 00
Smallest loan to any one member, . . . . .		20 00
Largest number of shares held by any one member, . . . . .	25	
Amount of expenses of the corporation for previous year (not including interest), . . . . .		723 83
Value of shares at last report, . . . . .		117,952 63
Total value of unpledged shares (including unpaid dues), . . . . .		111,953 06
Number of shares forfeited during the year, . . . . .	5	
Amount of interest credited to shares during the year, . . . . .		8,321 92
Number of shares withdrawn during the year, . . . . .	555	
Proportion of profits reserved upon voluntary withdrawals : One-fourth on shares less than 39 months old ; one-eighth on others.		
Number and amount of loans repaid during the year, . . . . .	49	18,115 00
Geographical limit : Massachusetts.		
Amount of cash received during the year, . . . . .		70,987 75
Amount of cash paid during the year, . . . . .		81,393 97
Secretary's salary, . . . . .		400 00
Treasurer's salary, . . . . .		120 00
Treasurer's bond, . . . . .		2,000 00
Secretary's bond, . . . . .		1,000 00
Date of examination by commissioner : August 24.		

## COMMONWEALTH OF MASSACHUSETTS.

BRISTOL, ss.

NEW BEDFORD, Dec. 21, 1887.

Personally appeared Charles R. Price, Secretary of said bank, and made oath that the foregoing statement, by him subscribed, is true.

Before me,

ARTHUR E. PERRY, *Justice of the Peace.*

BRISTOL, ss.

NEW BEDFORD, Dec. 22, 1887.

Personally appeared Gideon B. Wright, Treasurer of said bank, and made oath that the cash specified in the foregoing statement was held by him at the date thereof, and that he held in securities, at said date, \$140,545.00, on which was then unpaid \$525.00; that he has since received \$3,625.00, in securities, on which was unpaid \$737.92, making a total of \$142,907.08; this amount exceeds the amount represented above in the "Assets" (by loans on real estate and on shares) by \$375.00; the secretary represents this amount in above statement by the "Personal account," marked "J. S."

Before me,

WILLIAM M. BUTLER, *Justice of the Peace.*

PEOPLE'S CO-OPERATIVE BANK — FALL RIVER.

Incorporated February 18, 1882.

Commenced business March 15, 1882.

Capital to be accumulated, \$1,000,000.

MILTON REED, *President.*

F. O. DODGE, *Treasurer.*

S. A. BORDEN, *Secretary.*

CHAS. E. MILLS, A. P. DAVOL, SAM'L HYDE, PAT'K KIERAN, ABBOTT E. SLADE,  
*Finance Committee.*

STATEMENT.

ASSETS. -		LIABILITIES.	
Loans on real estate, . . .	\$62,475 00	332 shares of stock, first series, at \$82.46, . . .	\$27,376 72
Loans on shares, . . .	2,950 00	102 shares of stock, second series, at \$76.74, . . .	7,827 48
Unpaid dues, . . .	581 00	57 shares of stock, third series, at \$68.29, . . .	3,892 53
Real estate, . . .	1,363 40	70 shares of stock, fourth series, at \$60.13, . . .	4,209 10
Other assets, . . .	345 58	25 shares of stock, fifth series, at \$52.21, . . .	1,305 25
Cash on hand, . . .	2,730 26	31 shares of stock, sixth series, \$44.58, . . .	1,381 98
		144 shares of stock, seventh series, at \$37.23, . . .	5,361 12
		69 shares of stock, eighth series, at \$30.15, . . .	2,080 35
		133 shares of stock, ninth series, at \$25.56, . . .	3,399 48
		341 shares of stock, tenth series, at \$18.86, . . .	6,431 26
		343 shares of stock, eleventh series, at \$12.37, . . .	4,242 91
		420 shares of stock, twelfth series, at \$6.09, . . .	2,557 80
		Surplus, . . .	94 72
		Guaranty fund, . . .	92 78
		Forfeited share account, . . .	44 76
		Other liabilities, . . .	147 00
	\$70,445 24		\$70,445 24

How are shares issued, — quarterly, semi-annually, or annually ? Semi-annually.

Number of shares issued during the year, . . . . . 792

Are shares retired by lot, as required by section 8, chapter 117, Public Statutes ? None yet retired.

Number of shares now in force, . . . . . 2,067

Number of shares now borrowed upon, . . . . . 462

Amount of dues received during the year, . . . . . \$23,235 00

Highest premium received during the year, . . . . . 20

Lowest premium received during the year, . . . . . 05

Fine for non-payment of dues : 2 per cent. per month.

Transfer fee, . . . . . 25



Number of members withdrawn during the year, . . . . .	43	
Present number of members, . . . . .	287	
Present number of borrowers, . . . . .	66	
Present number of non-borrowers, . . . . .	221	
Amount of loans at date, . . . . .		\$65,425 00
Number and amount of loans on real estate, . . . . .	54	62,475 00
Number and amount of loans secured by first mortgage of real estate, . . . . .	54	62,475 00
Number and amount of loans on shares, . . . . .	23	2,950 00
Largest loan to any one member, . . . . .		4,500 00
Smallest loan to any one member, . . . . .		50 00
Largest number of shares held by any one member, . . . . .	25	
Amount of expenses of the corporation for previous year (not including interest), . . . . .		464 75
Value of shares at last report, . . . . .		52,656 14
Total value of unpledged shares (including unpaid dues), . . . . .		50,960 63
Amount of interest credited to shares during the year, . . . . .		3,572 15
Number of shares withdrawn during the year, . . . . .	332	
Proportion of profits reserved upon voluntary withdrawals: None.		
Number and amount of loans repaid during the year, . . . . .	12	3,400 00
Geographical limit: Massachusetts		
Amount of cash received during the year, . . . . .		30,380 75
Amount of cash paid during the year, . . . . .		27,892 40
Treasurer's salary, . . . . .		100 00
Secretary's salary, . . . . .		200 00
Treasurer's bond, . . . . .		2,000 00
Secretary's bond, . . . . .		2,000 00
Date of examination by clerk of the commission: October 6.		

## COMMONWEALTH OF MASSACHUSETTS.

BRISTOL, ss., Nov. 24, 1887.

Personally appeared S. A. Borden, Secretary of said bank, and made oath that the foregoing statement, by him subscribed, is true.

Before me,

MILTON REED, *Justice of the Peace.*

BRISTOL, ss., Dec. 1, 1887.

Personally appeared F. O. Dodge, Treasurer of said bank, and made oath that the securities and cash specified in the foregoing statement were held by him at the date thereof.

Before me,

MILTON REED, *Justice of the Peace.*

PIONEER CO-OPERATIVE BANK — BOSTON.

Incorporated July 26, 1877. Commenced business August 6, 1877.

Capital to be accumulated \$1,000,000.

GAMALIEL BRADFORD, *President.*

D. ELDREDGE, *Secretary.*

D. ELDREDGE, *Treasurer.*

J. K. FELLOWS, W. S. MASON, E. C. LEONARD, *Finance Committee.*

STATEMENT.

ASSETS.		LIABILITIES.	
Loans on real estate, . . .	\$203,250 00	36 shares of stock, first series, at \$176 79, . . .	\$6,364 44
Loans on shares, . . .	10,900 00	39 shares of stock, second series, at \$161.12, . . .	6,283 68
Unpaid dues, . . .	2,865 00	34 shares of stock, third series, at \$138.65, . . .	4,714 10
Balance of permanent expense account, . . .	50 00	128 shares of stock, fourth series, at \$117 81, . . .	15,079 68
Balance of temporary expense account, . . .	275 00	150 shares of stock, fifth series, at \$107.98, . . .	16,197 00
Other assets, . . .	1,466 49	207 shares of stock, sixth series, at \$98.55, . . .	20,399 85
Cash on hand, . . .	3,636 65	193 shares of stock, seventh series, at \$89.45, . . .	17,263 85
		204 shares of stock, eighth series, at \$80.65, . . .	16,452 60
		161 shares of stock, ninth series, at \$72.11, . . .	11,609 71
		105 shares of stock, tenth series, at \$63.87, . . .	6,706 35
		189 shares of stock, eleventh series, at \$55 93, . . .	10,570 77
		460 shares of stock, twelfth series, at \$48.18, . . .	22,162 80
		436 shares of stock, thirteenth series, at \$40.74, . . .	17,762 64
		387 shares of stock, fourteenth series, at \$33.55, . . .	12,983 85
		445 shares of stock, fifteenth series, at \$26.61, . . .	11,841 45
		637 shares of stock, sixteenth series, at \$19.89, . . .	12,669 93
		466 shares of stock, seventeenth series, at \$13.39, . . .	6,239 74
		368 shares of stock, eighteenth series, at \$7.10, . . .	2,612 80
		530 shares of stock, nineteenth series, at \$1.00, . . .	530 00
		Surplus, . . .	380 90
		Guaranty fund, . . .	750 00
		Forfeited share account, . . .	25 26
		Withdrawal profits, . . .	177 32
		Dues paid in advance, . . .	209 00
		Other liabilities, . . .	2,455 42
	\$222,443 14		\$222,443 14

How are shares issued, — quarterly, semi-annually, or annually? Semi-annually.

Number of shares issued during the year, . . . . . 1,016

Are shares retired by lot, as required by section 8, chapter 117, Public Statutes? Yes.

Number of shares now in force, . . . . .	5,175	
Number of shares now borrowed upon, . . . . .	1,430	
Amount of dues received during the year, . . . . .		\$58,947 00
Highest premium received during the year, . . . . .		50
Lowest premium received during the year, . . . . .		05
Fine for non-payment of dues : 2 per cent. per month.		
Transfer fee, . . . . .		25
Number of members withdrawn during the year, . . . . .	164	
Present number of members, . . . . .	816	
Present number of borrowers, . . . . .	181	
Present number of non-borrowers, . . . . .	635	
Amount of loans at date, . . . . .		214,150 00
Number and amount of loans on real estate, . . . . .	158	203,250 00
Number and amount of loans secured by first mortgage of real estate, . . . . .	156	201,250 00
Number and amount of loans secured by other mortgage of real estate,* . . . . .	2	2,000 00
Number and amount of loans on shares, . . . . .	50	10,900 00
Largest loan to any one member, . . . . .		4,600 00
Smallest loan to any one member, . . . . .		50 00
Largest number of shares held by any one member, . . . . .	25	
Amount of expenses of the corporation for previous year (not including interest), . . . . .		2,298 91
Value of shares at last report, . . . . .		191,286 09
Total value of unpledged shares (including unpaid dues), . . . . .		148,609 21
Number of shares forfeited during the year, . . . . .	7	
Number of shares retired during the year, . . . . .	187	
Amount of interest credited to shares during the year, . . . . .		13,109 33
Number of shares withdrawn during the year, . . . . .	819	
Proportion of profits reserved upon voluntary withdrawals : One-fourth.		
Number and amount of loans repaid during the year, . . . . .	21	47,950 00
Geographical limit : Massachusetts.		
Amount of cash received during the year, . . . . .		120,253 92
Amount of cash paid during the year, . . . . .		117,575 21
Secretary's salary, . . . . .		800 00
Treasurer's salary, . . . . .		100 00
Treasurer and secretary's bond, . . . . .		5,000 00
Date of examination by clerk of the commission : June 13.		

## COMMONWEALTH OF MASSACHUSETTS.

SUFFOLK, ss., Nov. 17, 1887.

Personally appeared D. Eldredge, Secretary of said bank, and made oath that the foregoing statement, by him subscribed, is true.

Before me,

WALTER H. ROBERTS, *Justice of the Peace.*

SUFFOLK, ss., Nov. 17, 1887.

Personally appeared D. Eldredge, Treasurer of said bank, and made oath that the securities and cash specified in the foregoing statement were held by him at the date thereof.

Before me,

WALTER H. ROBERTS, *Justice of the Peace.*

\* These loans were legal when made.

## PLYMOUTH CO-OPERATIVE BANK — PLYMOUTH.

Incorporated June 7, 1882.

Commenced business June 20, 1882.

Capital to be accumulated, \$1,000,000.

INCREASE ROBINSON, *President.*HERBERT MORISSEY, *Secretary.*GEORGE S. DYER, *Treasurer.*B. O. STRONG, E. B. ATWOOD, *Finance Committee.*

## STATEMENT.

ASSETS.		LIABILITIES.	
Loans on real estate, . . .	\$13,550 00	118 shares of stock, first series, at \$76.06, . . .	\$8,975 08
Loans on shares, . . .	1,020 00	12 shares of stock, second series, at \$67.99, . . .	815 88
Unpaid dues, . . .	1,140 24	22 shares of stock, third series, at \$60.05, . . .	1,321 10
Balance of permanent expense account, . . .	101 07	51 shares of stock, fourth series, at \$52.34, . . .	2,669 34
Balance of temporary expense account, . . .	3 71	41 shares of stock, fifth series, at \$44.87, . . .	1,839 67
Cash on hand, . . .	1,885 05	17 shares of stock, sixth series, at \$37.66, . . .	640 22
		5 shares of stock, seventh series, at \$30.68, . . .	153 40
		5 shares of stock, eighth series, at \$23.93, . . .	119 65
		13 shares of stock, ninth series, at \$17.41, . . .	226 33
		14 shares of stock, tenth series, at \$11.10, . . .	155 40
		20 shares of stock, eleventh series, at \$5.00, . . .	100 00
		Surplus, . . .	38 35
		Forfeited share account, . . .	5 16
		Withdrawal profits, . . .	9 57
		Other liabilities, . . .	630 92
	\$17,700 07		\$17,700 07

How are shares issued, — quarterly, semi-annually, or annually? Semi-annually.

Number of shares issued during the year, . . . . . 34

Are shares retired by lot, as required by section 8, chapter 117, Public Statutes? Not yet necessary.

Number of shares now in force, . . . . . 318

Number of shares now borrowed upon, . . . . . 100

Amount of dues received during the year, . . . . . \$3,570 84

Highest premium received during the year, . . . . . 05

Lowest premium received during the year, . . . . . 05

Fine for non-payment of dues: 2 per cent. per month.

Transfer fee, . . . . . 25

Number of members withdrawn during the year, . . . . . 24

Present number of members, . . . . . 91

Present number of borrowers, . . . . . 25

Present number of non-borrowers, . . . . . 66

Amount of loans at date, . . . . . 14,570 00

Number and amount of loans on real estate, . . . . . 20 13,550 00

Number and amount of loans secured by first mortgage of real estate, 20 13,550 00

Number and amount of loans on shares, . . . . . 6 1,020 00

Largest loan to any one member, . . . . . 2,000 00



Smallest loan to any one member, . . . . .	\$50 00
Largest number of shares held by any one member, . . . . . 10	
Amount of expenses of the corporation for previous year (not including interest), . . . . .	64 41
Value of shares at last report, . . . . .	15,473 14
Total value of unpledged shares (including unpaid dues), . . . . .	11,253 76
Amount of interest credited to shares during the year, . . . . .	998 75
Number of shares withdrawn during the year, . . . . . 88	
Proportion of profits reserved upon voluntary withdrawals: One-fourth net profits.	
Number and amount of loans repaid during the year, . . . . . 2	1,500 00
Geographical limit: Massachusetts.	
Amount of cash received during the year, . . . . .	5,147 80
Amount of cash paid during the year, . . . . .	3,958 74
Secretary's salary, . . . . .	25 00
Treasurer's bond, . . . . .	1,000 00
Secretary's bond, . . . . .	1,000 00
Date of examination by clerk of the commission: September 9.	

## COMMONWEALTH OF MASSACHUSETTS.

PLYMOUTH, ss., Jan. 12, 1888.

Personally appeared Herbert Morissey, Secretary of said bank, and made oath that the foregoing statement, by him subscribed, is true.

Before me,

GEO. S. DYER, *Justice of the Peace.*

PLYMOUTH, ss., Jan. 12, 1888.

Personally appeared Geo. S. Dyer, Treasurer of said bank, and made oath that the securities and cash specified in the foregoing statement were held by him at the date thereof.

Before me,

HERBERT MORISSEY, *Justice of the Peace.*

## PROVIDENT CO-OPERATIVE BANK—CHELSEA.

Incorporated September 25, 1885. Commenced business September 28, 1885.

Capital to be accumulated, \$1,000,000.

THOMAS MARTIN, *President.*JOHN H. PUTNAM, *Secretary.*CHARLES EDWARDS, *Treasurer.*EDWARD H. WALKER, ALBERT D. BOSSON, CHARLES EDWARDS, *Finance Committee.*

## STATEMENT.

ASSETS.		LIABILITIES.	
Loans on real estate, . . .	\$36,900 00	658 shares of stock, first series, at \$27.84, . . .	\$18,318 72
Loans on shares, . . .	1,000 00	634 shares of stock, second series, at \$21.04, . . .	13,339 36
Unpaid dues, . . .	652 00	387 shares of stock, third series, at \$14.47, . . .	5,599 89
Balance of permanent expense account, . . .	59 60	496 shares of stock, fourth series, at \$8.12, . . .	4,027 52
Balance of temporary expense account, . . .	11 10	515 shares of stock, fifth series, at \$2.00, . . .	1,030 00
Other assets, . . .	75 00	Surplus, . . .	77 83
Cash on hand, . . .	4,198 06	Guaranty fund, . . .	76 92
		Withdrawal profits, . . .	53 30
		Other liabilities, . . .	372 22
	\$42,895 76		\$42,895 76

How are shares issued, — quarterly, semi-annually, or annually? Semi-annually.

Number of shares issued during the year, . . . . .	1,060	
Are shares retired by lot, as required by section 8, chapter 117, Public Statutes? None retired.		
Number of shares now in force, . . . . .	2,690	
Number of shares now borrowed upon, . . . . .	247	
Amount of dues received during the year, . . . . .		\$28,331 00
Highest premium received during the year, . . . . .		1 00
Lowest premium received during the year, . . . . .		05
Fine for non-payment of dues: 2 per cent. per month.		
Transfer fee, . . . . .		25
Number of members withdrawn during the year, . . . . .	90	
Present number of members, . . . . .	348	
Present number of borrowers, . . . . .	37	
Present number of non-borrowers, . . . . .	311	
Amount of loans at date, . . . . .		37,900 00
Number and amount of loans on real estate, . . . . .	44	36,900 00
Number and amount of loans secured by first mortgage of real estate, . . . . .	44	36,900 00
Number and amount of loans on shares, . . . . .	7	1,000 00
Largest loan to any one member, . . . . .		2,950 00
Smallest loan to any one member, . . . . .		50 00
Largest number of shares held by any one member, . . . . .	25	
Amount of expenses of the corporation for previous year (not including interest), . . . . .		131 39
Value of shares at last report, . . . . .		22,445 35
Total value of unpledged shares (including unpaid dues), . . . . .		37,587 44
Amount of interest credited to shares during the year, . . . . .		2,081 50
Number of shares withdrawn during the year, . . . . .	765	
Proportion of profits reserved upon voluntary withdrawals: One-fourth.		
Number and amount of loans repaid during the year, . . . . .	3	6,000 00
Geographical limit: Massachusetts.		
Amount of cash received during the year, . . . . .		36,813 86
Amount of cash paid during the year, . . . . .		33,685 79
Salaries, . . . . .		400 00
Treasurer's bond, . . . . .		1,000 00
Secretary's bond, . . . . .		1,000 00
Date of examination by clerk of the commission: July 23.		

## COMMONWEALTH OF MASSACHUSETTS.

SUFFOLK, ss., Dec. 14, 1887.

Personally appeared John H. Putnam, Secretary of said bank, and made oath that the foregoing statement, by him subscribed, is true.

Before me,

CHARLES C. BARTON, *Justice of the Peace.*

SUFFOLK, ss., Dec. 14, 1887.

Personally appeared Charles Edwards, Treasurer of said bank, and made oath that the securities and cash specified in the foregoing statement were held by him at the date thereof.

Before me,

CHARLES C. BARTON, *Justice of the Peace.*

## READING CO-OPERATIVE BANK—READING.

Incorporated November 27, 1886. Commenced business December 6, 1886.

Capital to be accumulated, \$1,000,000.

WENDALL BANCROFT, *President*.HARRY P. BOSSON, *Secretary*.A. NEWELL HOWES, *Treasurer*.HERBERT H. ROBERTS, A. NEWELL HOWES, R. DEXTER TEMPLE, *Finance Committee*.

## STATEMENT.

ASSETS.		LIABILITIES.	
Loans on real estate, . . .	\$10,325 00	919 shares of stock, first series, at \$11.09, . . .	\$10,191 71
Loans on shares, . . .	160 00	220 shares of stock, second series, at \$5.00, . . .	1,100 00
Unpaid dues, . . .	244 00	Surplus, . . .	1 56
Balance of permanent expense account, . . .	131 43	Guaranty fund, . . .	2 38
Balance of temporary expense account, . . .	16 47	Forfeited share account, . . .	18 25
Other assets, . . .	25 61	Withdrawal profits, . . .	74
Cash on hand, . . .	702 18	Other liabilities, . . .	290 05
	\$11,604 69		\$11,604 69

How are shares issued,—quarterly, semi-annually, or annually? Semi-annually

Number of shares issued during the year, . . . . . 1,181

Are shares retired by lot, as required by section 8, chapter 117, Public Statutes? No shares retired.

Number of shares now in force, . . . . . 1,139

Number of shares now borrowed upon, . . . . . 91

Amount of dues received during the year, . . . . . \$11,173 00

Highest premium received during the year, . . . . . 30

Lowest premium received during the year, . . . . . 05

Fine for non-payment of dues: 2 per cent. per month.

Transfer fee, . . . . . 25

Number of members withdrawn during the year, . . . . . 7

Present number of members, . . . . . 263

Present number of borrowers, . . . . . 15

Present number of non-borrowers, . . . . . 248

Amount of loans at date, . . . . . 10,485 00

Number and amount of loans on real estate, . . . . . 12 10,325 00

Number and amount of loans secured by first mortgage of real estate, 12 10,325 00

Number and amount of loans on shares, . . . . . 3 160 00

Largest loan to any one member, . . . . . 3,000 00

Smallest loan to any one member, . . . . . 50 00

Largest number of shares held by any one member, . . . . . 25

Amount of expenses of the corporation for previous year (not including interest), . . . . . 176 19

Total value of unpledged shares (including unpaid dues), . . . . . 11,067 54

Number of shares forfeited during the year, . . . . . 5

Amount of interest credited to shares during the year, . . . . . 86 04

Number of shares withdrawn during the year, . . . . . 37

Proportion of profits reserved upon voluntary withdrawals : One-fourth.		
Number and amount of loans repaid during the year, . . . . .	2	\$175 00
Geographical limit : Massachusetts.		
Amount of cash received during the year, . . . . .		11,724 17
Amount of cash paid during the year, . . . . .		11,021 99
Salaries : None.		
Treasurer's bond, . . . . .		2,000 00
Secretary's bond, . . . . .		2,000 00
Date of examination by commissioner : November 9.		

COMMONWEALTH OF MASSACHUSETTS.

SUFFOLK, ss.

BOSTON, Nov. 10, 1887.

Personally appeared Harry P. Bosson, Secretary of said bank, and made oath that the foregoing statement, by him subscribed, is true.  
Before me, ALBERT D. BOSSON, *Justice of the Peace.*

SUFFOLK, ss.

BOSTON, Nov. 12, 1887.

Personally appeared A. Newell Howes, Treasurer of said bank, and made oath that the securities and cash specified in the foregoing statement were held by him at the date thereof.  
Before me, ALBERT D. BOSSON, *Justice of the Peace.*

SANDWICH CO-OPERATIVE BANK—SANDWICH.

Incorporated October 1, 1885. Commenced business December 15, 1885.

Capital to be accumulated, \$1,000,000.

JOHN E. PRATT, *President.* W. H. HEALD, *Secretary.*  
F. H. BURGESS, *Treasurer.*  
J. McCANN, B. G. BARTLEY, L. CHAMBERLAIN, *Finance Committee.*

STATEMENT.

ASSETS.		LIABILITIES.	
Loans on real estate, . . .	\$4,300 00	169 shares of stock, first series, at \$23.41, . . .	\$3,956 29
Loans on shares, . . . . .	1,050 00	55 shares of stock, second series, at \$17.18, . . .	944 90
Unpaid dues, . . . . .	86 00	91 shares of stock, third series, at \$11.05, . . .	1,005 55
Balance of permanent expense account, . . . . .	387 70	43 shares of stock, fourth series, at \$5.00, . . .	215 00
Balance of temporary expense account, . . . . .	81 62	Interest, . . . . .	108 04
Suspense account, . . . . .	1 68	Fines, . . . . .	2 53
Cash on hand, . . . . .	348 08	Transfer fees, . . . . .	25
		Surplus, . . . . .	19 94
		Guaranty fund, . . . . .	88
		Withdrawal profits, . . .	1 70
	\$6,255 08		\$6,255 08



How are shares issued, — quarterly, semi-annually, or annually? Semi-annually.

Number of shares issued during the year, . . . . . 143

Are shares retired by lot, as required by section 8, chapter 117, Public Statutes? None retired.

Number of shares now in force, . . . . . 358

Number of shares now borrowed upon, . . . . . 39

Amount of dues received during the year, . . . . . \$3,671 00

Highest per centum of interest received during the year: 6½.

Lowest per centum of interest received during the year: 5.

Fine for non-payment of dues: 2 per cent. per month.

Transfer fee, . . . . . 25

Number of members withdrawn during the year, . . . . . 10

Present number of members, . . . . . 100

Present number of borrowers, . . . . . 26

Present number of non-borrowers, . . . . . 74

Amount of loans at date, . . . . . 5,350 00

Number and amount of loans on real estate, . . . . . 11 4,300 00

Number and amount of loans secured by first mortgage of real estate, 11 4,300 00

Number and amount of loans on shares, . . . . . 15 1,050 00

Largest loan to any one member, . . . . . 700 00

Smallest loan to any one member, . . . . . 50 00

Largest number of shares held by any one member, . . . . . 12

Amount of expenses of the corporation for previous year (not including interest), . . . . . 147 00

Value of shares at last report, . . . . . 2,344 00

Total value of unpledged shares (including unpaid dues), . . . . . 5,629 82

Number of shares forfeited during the year, . . . . . 5

Amount of interest credited to shares during the year, . . . . . 88 71

Number of shares withdrawn during the year, . . . . . 25

Proportion of profits reserved upon voluntary withdrawals: One-fourth.

Number and amount of loans repaid during the year, . . . . . 1 50 00

Geographical limit: Massachusetts.

Amount of cash received during the year, . . . . . 4,679 03

Amount of cash paid during the year, . . . . . 5,291 05

Secretary's salary, . . . . . 25 00

Treasurer's bond, . . . . . 1,500 00

Secretary's bond, . . . . . 500 00

Date of examination by commissioner: September 9.

#### COMMONWEALTH OF MASSACHUSETTS.

BARNSTABLE, ss., Nov. 28, 1887.

Personally appeared W. H. Heald, Secretary of said bank, and made oath that the foregoing statement, by him subscribed, is true.

Before me,

GEO. N. CHIPMAN, *Justice of the Peace.*

BARNSTABLE, ss., Nov. 23, 1887.

Personally appeared F. H. Burgess, Treasurer of said bank, and made oath that the securities and cash specified in the foregoing statement were held by him at the date thereof.

Before me,

GEO. N. CHIPMAN, *Justice of the Peace.*

## SECURITY CO-OPERATIVE BANK—BROCKTON.

Incorporated December 17, 1877.

Commenced business December 20, 1877.

Capital to be accumulated, \$1,000,000.

B. E. JONES, *President.*ELLIS C. FALES, *Secretary.*FRED B. HOWARD, *Treasurer.*BENJ. O. CALDWELL, WENDELL LEACH, HENRY C. GURNEY, *Finance Committee.*

## STATEMENT.

ASSETS.		LIABILITIES.	
Loans on real estate, . . .	\$116,725 00	33 shares of stock, first series, at \$164.05, . . .	\$5,413 65
Loans on shares, . . .	13,070 00	58 shares of stock, second series, at \$141.55, . . .	8,209 90
Unpaid dues, . . .	1,553 00	95 shares of stock, third series, at \$120.60, . . .	11,457 00
Balance of permanent expense account, . . .	600 00	165 shares of stock, fourth series, at \$100.98, . . .	16,661 70
Balance of temporary expense account, . . .	600 13	227 shares of stock, fifth series, at \$82.90, . . .	18,818 30
Cash in hands of treasurer, .	8,343 30	226 shares of stock, sixth series, at \$66.32, . . .	14,988 32
Cash in hands of secretary, .	112 25	400 shares of stock, seventh series, at \$50.97, . . .	20,388 00
		400 shares of stock, eighth series, at \$36.71, . . .	14,684 00
		579 shares of stock, ninth series, at \$23.42, . . .	13,560 18
		867 shares of stock, tenth series, at \$11.00, . . .	9,537 00
		Interest, . . . . .	5,824 25
		Premium, . . . . .	694 86
		Fines, . . . . .	264 23
		Transfer fees, . . . . .	75
		Guaranty fund, . . . . .	154 19
		Forfeited share account, .	10 50
		Withdrawal profits, . . .	336 85
	\$141,003 68		\$141,003 68

How are shares issued,—quarterly, semi-annually, or annually? Annually.

Number of shares issued during the year, . . . . . 982

Are shares retired by lot, as required by section 8, chapter 117, Public Statutes? Yes.

Number of shares now in force, . . . . . 3,050

Number of shares now borrowed upon, . . . . . 878

Amount of dues received during the year, . . . . . \$38,185 00

Highest premium received during the year, . . . . . 15

Lowest premium received during the year, . . . . . 05

Fine for non-payment of dues: 2 per cent. per month.

Transfer fee, . . . . . 25

Number of members withdrawn during the year, . . . . . 90

Present number of members, . . . . . 410

Present number of borrowers, . . . . . 101

Present number of non-borrowers, . . . . . 309

Amount of loans at date, . . . . .		\$129,795 00
Number and amount of loans on real estate, . . . . .	78	116,725 00
Number and amount of loans secured by first mortgage of real estate, . . . . .	78	116,725 00
Number and amount of loans on shares, . . . . .	23	13,070 00
Largest loan to any one member, . . . . .		5,000 00
Smallest loan to any one member, . . . . .		25 00
Largest number of shares held by any one member, . . . . .	25	
Amount of expenses of the corporation for previous year (not including interest), . . . . .		860 67
Value of shares at last report, . . . . .		123,199 05
Total value of unpledged shares (including unpaid dues), . . . . .		88,373 96
Amount of interest credited to shares during the year, . . . . .		7,615 99
Number of shares withdrawn during the year, . . . . .	585	
Number of shares retired during the year, . . . . .	116	
Proportion of profits reserved upon voluntary withdrawals: One-fourth.		
Number and amount of loans repaid during the year, . . . . .	21	18,055 00
Geographical limit: Massachusetts.		
Amount of cash received during the year, . . . . .		63,026 42
Amount of cash paid during the year, . . . . .		71,953 24
Secretary's salary, . . . . .		500 00
Treasurer's salary, . . . . .		50 00
Security committee's salary, . . . . .		100 00
Auditor's salary, . . . . .		30 00
Treasurer's bond, . . . . .		5,000 00
Secretary's bond, . . . . .		3,500 00
Date of examination by clerk of the commission: October 19.		

## COMMONWEALTH OF MASSACHUSETTS.

PLYMOUTH, ss.

BROCKTON, Nov. 13, 1887.

Personally appeared Ellis C. Fales, Secretary of said bank, and made oath that the foregoing statement, by him subscribed, is true.

Before me,

WARREN A. REED, *Justice of the Peace.*

PLYMOUTH, ss.

BROCKTON, Nov. 14, 1887.

Personally appeared Fred B. Howard, Treasurer of said bank, and made oath that the securities and cash specified in the foregoing statement were held by him at the date thereof.

Before me,

PRESTON B. KEITH, *Justice of the Peace.*

## SOMERVILLE CO-OPERATIVE BANK—SOMERVILLE.

Incorporated May 4, 1880. Commenced business June 7, 1880.

Capital to be accumulated, \$1,000,000.

CHAS. S. LINCOLN, *President.*JAS. F. BEARD, *Secretary.*ROSWELL C. DOWNER, *Treasurer.*CHAS. G. BRETT, CUTLER CROWELL, JOHN L. MCINTOSH, FRANKLIN J. HAMBLIN,  
CHARLES MILLS, FRED. C. AYER, BENJ. BIRTWELL, *Finance Committee.*

## STATEMENT.

ASSETS.		LIABILITIES.	
Loans on real estate, . . .	\$100,775 00	53 shares of stock, first series, at \$111.54, . . .	\$5,911 62
Loans on shares, . . .	7,200 00	77 shares of stock, second series, at \$102.66, . . .	7,904 82
Unpaid dues, . . .	845 00	31 shares of stock, third series, at \$96.84, . . .	3,002 04
Balance of permanent expense account, . . .	270 00	28 shares of stock, fourth series, at \$88.23, . . .	2,470 44
Balance of temporary expense account, . . .	49 15	146 shares of stock, fifth series, at \$79.78, . . .	11,647 88
Other assets, . . .	186 33	83 shares of stock, sixth series, at \$71.50, . . .	5,934 50
Cash on hand, . . .	3,288 04	247 shares of stock, seventh series, at \$63.43, . . .	15,667 21
		46 shares of stock, eighth series, at \$55.55, . . .	2,555 30
		283 shares of stock, ninth series, at \$47.91, . . .	13,558 53
		128 shares of stock, tenth series, at \$40.59, . . .	5,195 52
		168 shares of stock, eleventh series, at \$33.48, . . .	5,624 64
		225 shares of stock, twelfth series, at \$26.58, . . .	5,980 50
		519 shares of stock, thirteenth series, at \$19.90, . . .	10,328 10
		509 shares of stock, fourteenth series, at \$13.41, . . .	6,825 69
		911 shares of stock, fifteenth series, at \$7.11, . . .	6,477 21
		604 shares of stock, sixteenth series, at \$1.00, . . .	604 00
		Loans awaiting call, . . .	1,900 00
		Surplus, . . .	23 34
		Guaranty fund, . . .	127 40
		Forfeited share account, . . .	133 04
		Interest, premiums and fines, . . .	643 74
		Advance dues, . . .	98 00
	\$112,613 52		\$112,613 52

How are shares issued,—quarterly, semi-annually, or annually? Semi-annually.

Number of shares issued during the year, . . . . . 1,790

Are shares retired by lot, as required by section 8, chapter 117, Public Statutes? Yes.



Number of shares now in force, . . . . .	4,058	
Number of shares now borrowed upon, . . . . .	880	
Amount of dues received during the year, . . . . .		\$42,904 00
Highest premium received during the year, . . . . .		25
Lowest premium received during the year, . . . . .		05
Fine for non-payment of dues : 2 per cent. per month.		
Transfer fee, . . . . .		25
Number of members withdrawn during the year, . . . . .	123	
Present number of members, . . . . .	509	
Present number of borrowers, . . . . .	94	
Present number of non-borrowers, . . . . .	415	
Amount of loans at date, . . . . .		107,975 00
Number and amount of loans on real estate, . . . . .	69	100,775 00
Number and amount of loans secured by first mortgage of real estate, . . . . .	69	100,775 00
Number and amount of loans on shares, . . . . .	25	7,200 00
Largest loan to any one member, . . . . .		4,000 00
Smallest loan to any one member, . . . . .		50 00
Largest number of shares held by any one member, . . . . .	25	
Amount of expenses of the corporation for previous year (not including interest), . . . . .		685 88
Value of shares at last report, . . . . .		88,329 84
Total value of unpledged shares (including unpaid dues), . . . . .		77,744 59
Number of shares forfeited during the year, . . . . .	1	
Amount of interest credited to shares during the year, . . . . .		6,034 88
Number of shares withdrawn during the year, . . . . .	1,081	
Proportion of profits reserved upon voluntary withdrawals : None.		
Number and amount of loans repaid during the year, . . . . .	17	10,300 00
Geographical limit : Massachusetts.		
Amount of cash received during the year, . . . . .		66,643 08
Amount of cash paid during the year, . . . . .		67,996 78
Treasurer's salary, . . . . .		100 00
Secretary's salary, . . . . .		300 00
Treasurer's bond, . . . . .		10,000
Secretary's bond, . . . . .		4,000
Date of examination by clerk of the commission : September 15.		

## COMMONWEALTH OF MASSACHUSETTS.

SUFFOLK, ss., Nov. 19, 1887.

Personally appeared James F. Beard, Secretary of said bank, and made oath that the foregoing statement, by him subscribed, is true.

Before me,

HERBERT A. CHAPIN, *Justice of the Peace.*

SUFFOLK, ss., Nov. 19, 1887.

Personally appeared Roswell C. Downer, Treasurer of said bank, and made oath that the securities and cash specified in the foregoing statement were held by him at the date thereof.

Before me,

HERBERT A. CHAPIN, *Justice of the Peace.*

## SPRINGFIELD CO-OPERATIVE BANK — SPRINGFIELD.

Incorporated April 13, 1882. Commenced business May 9, 1882.

Capital to be accumulated, \$1,000,000.

OSCAR S. GREENLEAF, *President*.FRANCKE W. DICKINSON, *Secretary*.CHARLES H. CHURCHILL, *Treasurer*.E. A. HALL, R. H. SMITH, WM. F. COOK, *Finance Committee*.

## STATEMENT.

ASSETS.		LIABILITIES.	
Loans on real estate, . . .	\$75,385 00	525 shares of stock, first series, at \$76.36, . . .	\$40,089 00
Loans on shares, . . .	8,395 00	69 shares of stock, second series, at \$68.58, . . .	4,732 02
Unpaid dues, . . .	711 00	94 shares of stock, third series, at \$60.89, . . .	5,723 66
Balance of permanent expense account, . . .	131 67	90 shares of stock, fourth series, at \$53.39, . . .	4,805 10
Cash on hand, . . .	3,652 02	120 shares of stock, fifth series, at \$46.07, . . .	5,528 40
		124 shares of stock, sixth series, at \$38.93, . . .	4,827 32
		252 shares of stock, seventh series, at \$31.98, . . .	8,058 96
		143 shares of stock, eighth series, at \$25.22, . . .	3,606 46
		310 shares of stock, ninth series, at \$18.66, . . .	5,784 60
		239 shares of stock, tenth series, at \$12.28, . . .	2,934 92
		314 shares of stock, eleventh series, at \$6.07, . . .	1,905 98
		Surplus, . . .	233 15
		Guaranty fund, . . .	25 12
		Dues paid in advance, . . .	20 00
	\$88,274 69		\$88,274 69

How are shares issued, — quarterly, semi-annually, or annually? Semi-annually.

Number of shares issued during the year, . . . . . 648

Are shares retired by lot, as required by section 8, chapter 117, Public Statutes? None retired.

Number of shares now in force, . . . . . 2,280

Number of shares now borrowed upon, . . . . . 719

Amount of dues received during the year, . . . . . \$27,615 00

Highest premium received during the year, . . . . . 05

Lowest premium received during the year, . . . . . 05

Fine for non-payment of dues: 2 per cent. per month.

Transfer fee, . . . . . 25

Number of members withdrawn during the year, . . . . . 70

Present number of members, . . . . . 311

Present number of borrowers, . . . . . 81

Present number of non-borrowers, . . . . . 230

Amount of loans at date, . . . . .		\$83,780 00
Number and amount of loans on real estate, . . . . .	53	75,385 00
Number and amount of loans secured by first mortgage of real estate, . . . . .	53	75,385 00
Number and amount of loans on shares, . . . . .	35	8,395 00
Largest loan to any one member, . . . . .		5,000 00
Smallest loan to any one member, . . . . .		50 00
Largest number of shares held by any one member, . . . . .	25	
Amount of expenses of the corporation for previous year (not including interest), . . . . .		523 20
Value of shares at last report, . . . . .		70,839 00
Total value of unpledged shares (including unpaid dues), . . . . .		57,543 21
Amount of interest credited to shares during the year, . . . . .		3,423 74
Number of shares withdrawn during the year, . . . . .	503	
Proportion of profits reserved upon voluntary withdrawals: One-fourth.		
Number and amount of loans repaid during the year, . . . . .	37	18,980 00
Geographical limit: Massachusetts.		
Amount of cash received during the year, . . . . .		47,431 84
Amount of cash paid during the year, . . . . .		48,446 51
Secretary's salary, . . . . .		360 00
Treasurer's salary, . . . . .		50 00
Treasurer's bond, . . . . .		2,000 00
Secretary's bond, . . . . .		1,000 00
Date of examination by commissioner: September 3.		

## COMMONWEALTH OF MASSACHUSETTS.

HAMPDEN, SS.

SPRINGFIELD, Dec. 17, 1887.

Personally appeared F. W. Dickinson, Secretary of said bank, and made oath that the foregoing statement, by him subscribed, is true.

Before me,

A. T. FOLSOM, *Justice of the Peace.*

HAMPDEN, SS.

SPRINGFIELD, Dec. 17, 1887.

Personally appeared C. H. Churchill, Treasurer of said bank, and made oath that the securities and cash specified in the foregoing statement were held by him at the date thereof.

Before me,

A. T. FOLSOM, *Justice of the Peace.*

## STONEHAM CO-OPERATIVE BANK—STONEHAM.

Incorporated January 10, 1887. Commenced business February 1, 1887.

Capital to be accumulated, \$1,000,000.

LYMAN DIKE, *President.*WM. B. SNOW, *Treasurer.*WM. B. SNOW, *Secretary.*LEWIS PERRY, J. A. MOULTON, SIDNEY A. HILL, *Finance Committee.*

## STATEMENT.

ASSETS.		LIABILITIES.	
Loans on real estate, . . .	\$5,200 00	736 shares of stock, first series, at \$9.06, . . .	\$6,668 16
Unpaid dues, . . .	87 00	114 shares of stock, second series, at \$3.00, . . .	342 00
Balance of permanent expense account, . . .	124 63	Surplus, . . .	3 73
Cash on hand, . . .	1,715 79	Guaranty fund, . . .	2 70
		Withdrawal profits, . . .	3 36
		Dues paid in advance, . . .	2 00
		Other liabilities, . . .	105 47
	<u>\$7,127 42</u>		<u>\$7,127 42</u>

How are shares issued, — quarterly, semi-annually, or annually? Semi-annually.

Number of shares issued during the year, . . . . . 928

Are shares retired by lot, as required by section 8, chapter 117, Public Statutes? None retired.

Number of shares now in force, . . . . . 850

Number of shares now borrowed upon, . . . . . 33

Amount of dues received during the year, . . . . . \$7,224 00

Highest premium received during the year, . . . . . 50

Lowest premium received during the year, . . . . . 0

Fine for non-payment of dues: 2 per cent. per month.

Transfer fee, . . . . . 25

Number of members withdrawn during the year, . . . . . 17

Present number of members, . . . . . 220

Present number of borrowers, . . . . . 6

Present number of non-borrowers, . . . . . 214

Amount of loans at date, . . . . . 5,200 00

Number and amount of loans on real estate, . . . . . 8 5,200 00

Number and amount of loans secured by first mortgage of real estate, 6 4,800 00

Number and amount of loans secured by other mortgage of real estate,\* 2 400 00

Largest loan to any one member, . . . . . 1,350 00

Smallest loan to any one member, . . . . . 500 00

Largest number of shares held by any one member, . . . . . 15

Amount of expenses of the corporation for previous year (not including interest), . . . . . 148 90

Total value of unpledged shares (including unpaid dues), . . . . . 6,711 18

Amount of interest credited to shares during the year, . . . . . 70 22

Number of shares withdrawn during the year, . . . . . 78

\* This bank holds the first mortgage.



Proportion of profits reserved upon voluntary withdrawals: All profits,  
to amount of \$1 per share.

Geographical limit: Stoncham, and adjoining cities and towns.

Amount of cash received during the year, . . . . . \$7,458 95

Amount of cash paid during the year, . . . . . 5,743 16

Salaries: Not fixed.

Treasurer's bond, . . . . . 1,000 00

Secretary's bond, . . . . . 500 00

Date of examination by commissioner: December 19.

#### COMMONWEALTH OF MASSACHUSETTS.

MIDDLESEX, ss.

STONEHAM, Nov. 19, 1887.

Personally appeared the said Wm. B. Snow, Secretary of said bank, and made oath that the foregoing statement, by him subscribed, is true.

Before me,

AMOS HILL, *Justice of the Peace.*

MIDDLESEX, ss.

STONEHAM, Nov. 19, 1887.

Personally appeared the said Wm. B. Snow, Treasurer of said bank, and made oath that the securities and cash specified in the foregoing statement were held by him at the date thereof.

Before me,

AMOS HILL, *Justice of the Peace.*

#### STOUGHTON CO-OPERATIVE BANK—STOUGHTON.

Incorporated March 23, 1886.

Commenced business April 10, 1886.

Capital to be accumulated, \$1,000,000.

HENRI L. JOHNSON, *President.*

HENRY W. BRITTON, *Secretary.*

HENRY W. BRITTON, *Treasurer.*

ALFRED UPHAM, CHRISTOPHER FARRELL, WALES FRENCH, *Finance Committee.*

#### STATEMENT.

ASSETS.		LIABILITIES.	
Loans on real estate, . . .	\$13,250 00	620 shares of stock, first series, at \$19.00, . . .	\$11,780 00
Unpaid dues, . . . . .	372 00	284 shares of stock, second series, at \$8.00, . . .	2,272 00
Balance of permanent expense account, . . . . .	180 68	Dues paid in advance, . . .	7 00
Balance of temporary expense account, . . . . .	47 13	Interest, . . . . .	417 00
Cash on hand, . . . . .	827 59	Premium, . . . . .	44 50
		Fines, . . . . .	35 88
		Transfer fees, . . . . .	3 75
		Profit, . . . . .	111 60
		Surplus, . . . . .	1 19
		Guaranty fund, . . . . .	1 27
		Withdrawal profits, . . . .	3 21
	\$14,677 40		\$14,677 40

How are shares issued,—quarterly, semi-annually, or annually? Annually.

Number of shares issued during the year, . . . . . 306

Are shares retired by lot, as required by section 8, chapter 117, Public Statutes? None retired.

Number of shares now in force, . . . . . 904

Number of shares now borrowed upon, . . . . . 69

Amount of dues received during the year, . . . . . \$9,973 00

Highest premium received during the year, . . . . . 30

Lowest premium received during the year, . . . . . 05

Fine for non-payment of dues: 2 per cent. per month.

Transfer fee, . . . . . 25

Number of members withdrawn during the year, . . . . . 23

Present number of members, . . . . . 198

Present number of borrowers, . . . . . 12

Present number of non-borrowers, . . . . . 186

Amount of loans at date, . . . . . 13,250 00

Number and amount of loans on real estate, . . . . . 12 13,250 00

Number and amount of loans secured by first mortgage of real estate, 12 13,250 00

Largest loan to any one member, . . . . . 1,900 00

Smallest loan to any one member, . . . . . 450 00

Largest number of shares held by any one member, . . . . . 25

Amount of expenses of the corporation for previous year (not including interest), . . . . . 95 31

Value of shares at last report, . . . . . 4,872 00

Total value of unpledged shares (including unpaid dues), . . . . . 13,060 00

Amount of interest credited to shares during the year, . . . . . 124 20

Number of shares withdrawn during the year, . . . . . 98

Proportion of profits reserved upon voluntary withdrawals: One-fourth.

Geographical limit: Massachusetts.

Amount of cash received during the year, . . . . . 10,640 28

Amount of cash paid during the year, . . . . . 11,111 28

Secretary's salary, . . . . . 60 00

Treasurer's bond, . . . . . 2,000 00

Secretary's bond, . . . . . 1,000 00

Date of examination by commissioner: December 1.

#### COMMONWEALTH OF MASSACHUSETTS.

NORFOLK, SS.

STOUGHTON, Nov. 12, 1887.

Personally appeared Henry W. Britton, Secretary of said bank, and made oath that the foregoing statement, by him subscribed, is true.

Before me, OSCAR A. MARDEN, *Justice of the Peace.*

NORFOLK, SS.

STOUGHTON, Nov. 12, 1887.

Personally appeared Henry W. Britton, Treasurer of said bank, and made oath that the securities and cash specified in the foregoing statement were held by him at the date thereof.

Before me, OSCAR A. MARDEN, *Justice of the Peace.*

SUFFOLK CO-OPERATIVE BANK—BOSTON.

Incorporated December 11, 1885. Commenced business January, 1886.

Capital to be accumulated, \$1,000,000.

CHARLES J. PAGE, *President.* JOHN H. PUTNAM, *Secretary.*  
JOHN H. PUTNAM, *Treasurer.*  
ALFRED FOSTER, WM. H. NORRIS, GEO. F. WOOD, *Finance Committee.*

STATEMENT.

ASSETS.		LIABILITIES.	
Loans on real estate, . . .	\$3,600 00	108 shares of stock, first series, at \$22.36, . . .	\$2,414 88
Loans on shares, . . .	50 00	25 shares of stock, second series, at \$16.36, . . .	409 00
Unpaid dues, . . .	183 00	89 shares of stock, third series, at \$10.09, . . .	898 01
Balance of permanent expense account, . . .	107 75	145 shares of stock, fourth series, at \$4.00, . . .	580 00
Balance of temporary expense account, . . .	133 71	Surplus, . . .	20 84
Cash on hand, . . .	382 19	Guaranty fund, . . .	3 13
		Withdrawal profits, . . .	44
		Other liabilities, . . .	130 35
	\$4,456 65		\$4,456 65

How are shares issued, — quarterly, semi-annually, or annually? Semi-annually.

Number of shares issued during the year, . . . . . 239  
Are shares retired by lot, as required by section 8, chapter 117, Public Statutes? None retired.

Number of shares now in force, . . . . . 367  
Number of shares now borrowed upon, . . . . . 24  
Amount of dues received during the year, . . . . . \$3,151 00  
Highest premium received during the year, . . . . . 25  
Lowest premium received during the year, . . . . . 15  
Fine for non-payment of dues: 2 per cent. per month.  
Transfer fee, . . . . . 25  
Number of members withdrawn during the year, . . . . . 12  
Present number of members, . . . . . 82  
Present number of borrowers, . . . . . 6  
Present number of non-borrowers, . . . . . 76  
Amount of loans at date, . . . . . 3,650 00  
Number and amount of loans on real estate, . . . . . 5 3,600 00  
Number and amount of loans secured by first mortgage of real estate, . . . . . 5 3,600 00  
Number and amount of loans on shares, . . . . . 1 50 00  
Largest loan to any one member, . . . . . 1,300 00  
Smallest loan to any one member, . . . . . 50 00  
Largest number of shares held by any one member, . . . . . 25  
Amount of expenses of the corporation for previous year (not including interest), . . . . . 68 91  
Value of shares at last report, . . . . . 1,580 00  
Total value of unpledged shares (including unpaid dues), . . . . . 3,924 22  
Number of shares forfeited during the year, . . . . . 5

Amount of interest credited to shares during the year, . . . . .	\$57 60
Number of shares withdrawn during the year, . . . . . 46	
Proportion of profits reserved upon voluntary withdrawals: One-fourth.	
Geographical limit: Massachusetts.	
Amount of cash received during the year, . . . . .	3,328 62
Amount of cash paid during the year, . . . . .	3,928 37
Salaries: None.	
Treasurer and secretary's bond, . . . . .	2,000 00
Date of examination by clerk of the commission: July 6.	

COMMONWEALTH OF MASSACHUSETTS.

SUFFOLK, ss., Dec. 19, 1887.

Personally appeared John H. Putnam, Secretary of said bank, and made oath that the foregoing statement, by him subscribed, is true.

Before me, CHARLES C. BARTON, *Justice of the Peace.*

SUFFOLK, ss., December, 1887.

Personally appeared John H. Putnam, Treasurer of said bank, and made oath that the securities and cash specified in the foregoing statement were held by him at the date thereof.

Before me, CHARLES C. BARTON, *Justice of the Peace.*

TAUNTON CO-OPERATIVE BANK—TAUNTON.

Incorporated March 2, 1880. Commenced business March 17, 1880.

Capital to be accumulated, \$1,000,000.

HENRY M. LOVERING, *President.*

H. O. MORSE, *Secretary.*

CHAS. FOSTER, *Treasurer.*

D. F. HAMMETT, J. J. WHITMARSH, H. N. HOPKINS, *Finance Committee.*

STATEMENT.

ASSETS.		LIABILITIES.	
Loans on real estate, . . .	\$229,000 00	967 shares of stock, first series, at \$114.29, . . .	\$110,518 43
Loans on shares, . . . . .	14,950 00	309 shares of stock, second series, at \$93.27, . . .	28,820 43
Unpaid dues and interest, . . .	4,036 34	358 shares of stock, third series, at \$76.33, . . .	27,326 14
Balance of permanent expense account, . . . . .	402 85	354 shares of stock, fourth series, at \$60.47, . . .	21,406 38
Balance of temporary expense account, . . . . .	512 14	494 shares of stock, fifth series, at \$45.57, . . .	22,511 58
Cash on hand, . . . . .	6,384 91	575 shares of stock, sixth series, at \$31.58, . . .	18,158 50
		810 shares of stock, seventh series, at \$18.41, . . .	14,912 10
		648 shares of stock, eighth series, at \$6.00, . . .	3,888 00
		Surplus, . . . . .	7,293 73
		Guaranty fund, . . . . .	367 11
		Forfeited share account, . . .	83 84
	\$255,286 24		\$255,286 24



How are shares issued, — quarterly, semi-annually, or annually? Annually.

Number of shares issued during the year, . . . . . 735

Are shares retired by lot, as required by section 8, chapter 117, Public Statutes? Yes.

Number of shares now in force, . . . . . 4,515

Number of shares now borrowed upon, . . . . . 1,691

Amount of dues received during the year, . . . . . \$47,563 00

Highest premium received during the year, . . . . . 15

Lowest premium received during the year, . . . . . 05

Fine for non-payment of dues: 2 per cent. per month.

Transfer fee, . . . . . 25

Number of members withdrawn during the year, . . . . . 81

Present number of members, . . . . . 695

Present number of borrowers, . . . . . 284

Present number of non-borrowers, . . . . . 411

Amount of loans at date, . . . . . 243,950 00

Number and amount of loans on real estate, . . . . . 210 229,000 00

Number and amount of loans secured by first mortgage of real estate, 210 229,000 00

Number and amount of loans on shares, . . . . . 136 14,950 00

Largest loan to any one member, . . . . . 5,000 00

Smallest loan to any one member, . . . . . 50 00

Largest number of shares held by any one member, . . . . . 25

Amount of expenses of the corporation for previous year (not including interest), . . . . . 842 03

Value of shares at last report, . . . . . 210,244 14

Total value of unpledged shares (including unpaid dues), . . . . . 177,360 82

Amount of interest credited to shares during the year, . . . . . 12,984 64

Number of shares withdrawn during the year, . . . . . 299

Proportion of profits reserved upon voluntary withdrawals: None.

Number and amount of loans repaid during the year, . . . . . 61 48,850 00

Geographical limit: Massachusetts.

Amount of cash received during the year, . . . . . 108,057 95

Amount of cash paid during the year, . . . . . 101,709 91

Secretary's salary, . . . . . 500 00

Treasurer's salary, . . . . . 50 00

Treasurer's bond, . . . . . 3,000 00

Secretary's bond, . . . . . 3,000 00

Date of examination by clerk of the commission: September 19.

#### COMMONWEALTH OF MASSACHUSETTS.

BRISTOL, ss., Nov. 14, 1887.

Personally appeared H. O. Morse, Secretary of said bank, and made oath that the foregoing statement, by him subscribed, is true.

Before me, A. M. ALGER, *Justice of the Peace.*

BRISTOL, ss., Nov. 14, 1887.

Personally appeared Chas. Foster, Treasurer of said bank, and made oath that the securities and cash specified in the foregoing statement were held by him at the date thereof.

Before me, A. M. ALGER, *Justice of the Peace.*

## TROY CO-OPERATIVE BANK—FALL RIVER.

Incorporated July 18, 1880. Commenced business July 20, 1880.

Capital to be accumulated, \$1,000,000.

JEROME C. BORDEN, *President*.CHARLES B. COOK, *Secretary*.CHARLES B. COOK, *Treasurer*.JAMES E. O'CONNOR, A. HOMER SKINNER, JOHN T. ROBERTSON, *Finance Committee*.

## STATEMENT.

ASSETS.		LIABILITIES.	
Loans on real estate, . . .	\$136,935 00	131 shares of stock, first series, at \$114 48, . . .	\$14,996 88
Loans on shares, . . .	5,300 00	191 shares of stock, second series, at \$109.53, . . .	20,920 23
Unpaid dues, . . .	592 00	117 shares of stock, third series, at \$99.86, . . .	11,683 62
Balance of permanent expense account, . . .	350 00	224 shares of stock, fourth series, at \$90.44, . . .	20,258 56
Other assets, . . .	391 41	80 shares of stock, fifth series, at \$81.39, . . .	6,511 20
Cash on hand, . . .	10,774 57	96 shares of stock, sixth series, at \$72 65, . . .	6,974 40
		178 shares of stock, seventh series, at \$64.27, . . .	11,440 06
		98 shares of stock, eighth series, at \$56.17, . . .	5,504 66
		145 shares of stock, ninth series, at \$48.37, . . .	7,013 65
		158 shares of stock, tenth series, at \$40 88, . . .	6,459 04
		259 shares of stock, eleventh series, at \$33 65, . . .	8,715 35
		341 shares of stock, twelfth series, at \$26.69, . . .	9,101 29
		537 shares of stock, thirteenth series, at \$19.95, . . .	10,713 15
		688 shares of stock, fourteenth series, at \$13.45, . . .	9,253 60
		521 shares of stock, fifteenth series, at \$7.13, . . .	3,714 73
		550 shares of stock, sixteenth series, at \$1.00, . . .	550 00
		Surplus, . . .	66 17
		Guaranty fund, . . .	213 84
		Forfeited share account, . . .	29 22
		Other liabilities, . . .	223 33
	\$154,342 98		\$154,342 98

How are shares issued, — quarterly, semi-annually, or annually? Semi-annually.

Number of shares issued during the year, . . . . . 1,567

Are shares retired by lot, as required by section 8, chapter 117, Public Statutes? Have not retired any; about to do so.

Number of shares now in force, . . . . . 4,314

Number of shares now borrowed upon, . . . . . 925

Amount of dues received during the year, . . . . .	\$48,005 00
Highest premium received during the year, . . . . .	10
Lowest premium received during the year, . . . . .	05
Fine for non-payment of dues : 2 per cent. per month.	
Transfer fee, . . . . .	25
Number of members withdrawn during the year, . . . . .	183
Present number of members, . . . . .	660
Present number of borrowers, . . . . .	117
Present number of non-borrowers, . . . . .	543
Amount of loans at date, . . . . .	142,235 00
Number and amount of loans on real estate, . . . . .	104 136,935 00
Number and amount of loans secured by first mortgage of real estate, . . . . .	104 136,935 00
Number and amount of loans on shares, . . . . .	39 5,300 00
Largest loan to any one member, . . . . .	5,000 00
Smallest loan to any one member, . . . . .	50 00
Largest number of shares held by any one member, . . . . .	25
Amount of expenses of the corporation for previous year (not including interest), . . . . .	906 36
Value of shares at last report, . . . . .	153,810 42
Total value of unpledged shares (including unpaid dues), . . . . .	119,928 35
Number of shares forfeited during the year, . . . . .	8
Amount of interest credited to shares during the year, . . . . .	8,170 15
Number of shares withdrawn during the year, . . . . .	915
Proportion of profits reserved upon voluntary withdrawals : None.	
Number and amount of loans repaid during the year, . . . . .	36 34,450 00
Geographical limit : No limit.	
Amount of cash received during the year, . . . . .	75,546 90
Amount of cash paid during the year, . . . . .	77,336 83
Secretary's salary, . . . . .	300 00
Treasurer's salary, . . . . .	200 00
Treasurer and secretary's bond, . . . . .	5,000 00
Date of examination by clerk of the commission : September 12.	

## COMMONWEALTH OF MASSACHUSETTS.

BRISTOL, ss.

FALL RIVER, Nov. 25, 1887.

Personally appeared Charles B. Cook, Secretary of said bank, and made oath that the foregoing statement, by him subscribed, is true.

Before me,

M. G. B. SWIFT, *Justice of the Peace.*

BRISTOL, ss.

FALL RIVER, Nov. 25, 1887.

Personally appeared Charles B. Cook, Treasurer of said bank, and made oath that the securities and cash specified in the foregoing statement were held by him at the date thereof.

Before me,

M. G. B. SWIFT, *Justice of the Peace.*

WAKEFIELD CO-OPERATIVE BANK — WAKEFIELD.

Incorporated January 31, 1887.

Commenced business March 5, 1887.

Capital to be accumulated, \$1,000,000.

THOMAS J. SKINNER, *President.*

HARRY FOSTER, *Secretary.*

HARRY FOSTER, *Treasurer.*

EDWIN E. EMERSON, J. FRED. PARKER, *Finance Committee.*

STATEMENT.

ASSETS.		LIABILITIES.	
Loans on real estate, . . .	\$3,800 00	519 shares of stock, first series, at \$8.16, . . .	\$4,235 04
Unpaid dues, . . .	202 00	200 shares of stock, second series, at \$6.09, . . .	1,218 00
Balance of permanent expense account, . . .	151 18	Surplus, . . .	20 06
Other assets, . . .	6 62	Guaranty fund, . . .	5 00
Cash on hand, . . .	1,318 30		
	\$5,478 10		\$5,478 10

How are shares issued, — quarterly, semi-annually, or annually? Semi-annually.

Number of shares issued during the year, . . . . . 741

Are shares retired by lot, as required by section 8, chapter 117, Public Statutes? None retired.

Number of shares now in force, . . . . . 719

Number of shares now borrowed upon, . . . . . 25

Amount of dues received during the year, . . . . . \$5,150 00

Highest premium received during the year, . . . . . 30

Lowest premium received during the year, . . . . . 05

Fine for non-payment of dues: 2 per cent. per month.

Transfer fee, . . . . . 25

Number of members withdrawn during the year, . . . . . 6

Present number of members, . . . . . 171

Present number of borrowers, . . . . . 5

Present number of non-borrowers, . . . . . 166

Amount of loans at date, . . . . . 3,800 00

Number and amount of loans on real estate, . . . . . 5 3,800 00

Number and amount of loans secured by first mortgage of real estate, 5 3,800 00

Largest loan to any one member, . . . . . 1,400 00

Smallest loan to any one member, . . . . . 150 00

Largest number of shares held by any one member, . . . . . 25

Amount of expenses of the corporation for previous year (not including interest), . . . . . 21 06

Total value of unpledged shares (including unpaid dues), . . . . . 5,273 88

Amount of interest credited to shares during the year, . . . . . 101 04

Number of shares withdrawn during the year, . . . . . 22

Proportion of profits reserved upon voluntary withdrawals: One-fourth.

Geographical limit: Massachusetts.



Amount of cash received during the year, . . . . .	\$5,351 08
Amount of cash paid during the year, . . . . .	4,032 78
Salaries: Not fixed.	
Treasurer and secretary's bond, . . . . .	2,000 00
Date of examination by commissioner: December 13.	

## COMMONWEALTH OF MASSACHUSETTS.

MIDDLESEX, SS.

WAKEFIELD, Nov. 10, 1887.

Personally appeared Harry Foster, Secretary of said bank, and made oath that the foregoing statement, by him subscribed, is true.

Before me,

JAMES F. EMERSON, *Justice of the Peace.*

MIDDLESEX, SS., Nov. 10, 1887.

Personally appeared Harry Foster, Treasurer of said bank, and made oath that the securities and cash specified in the foregoing statement were held by him at the date thereof.

Before me, .

JAMES F. EMERSON, *Justice of the Peace.*

WALTHAM CO-OPERATIVE BANK — WALTHAM.

Incorporated October 13, 1880.

Commenced business October 21, 1880.

Capital to be accumulated, \$1,000,000.

FRANCIS BUTTRICK, *President.*

DANIEL F. VILES, *Secretary.*

DANIEL F. VILES, *Treasurer.*

M. H. YOUNG, LORENZO NOBLE, JOHN L. KEYSER, *Finance Committee.*

STATEMENT.

ASSETS.		LIABILITIES.	
Loans on real estate, . . .	\$324,450 00	644 shares of stock, first series, at \$109.17, . . .	\$70,305 48
Loans on shares, . . .	11,100 00	350 shares of stock, second series, at \$99.60, . . .	34,860 00
Unpaid dues, . . .	1,250 00	202 shares of stock, third series, at \$90.35, . . .	18,250 70
Unpaid interest, . . .	497 75	233 shares of stock, fourth series, at \$81.41, . . .	18,968 53
Unpaid premiums, . . .	76 54	276 shares of stock, fifth series, at \$72.77, . . .	20,084 52
Unpaid fines, . . .	66 44	447 shares of stock, sixth series, at \$64.43, . . .	28,800 21
Cash on hand, . . .	206 56	403 shares of stock, seventh series, at \$56.37, . . .	22,717 11
		447 shares of stock, eighth series, at \$48.58, . . .	21,715 26
		522 shares of stock, ninth series, at \$41.06, . . .	21,433 32
		507 shares of stock, tenth series, at \$33.80, . . .	17,136 60
		588 shares of stock, eleventh series, at \$26.78, . . .	15,746 64
		917 shares of stock, twelfth series, at \$20.00, . . .	18,340 00
		1,173 shares of stock, thirteenth series, at \$13.45, . . .	15,776 85
		1,205 shares of stock, fourteenth series, at \$7.12, . . .	8,579 60
		979 shares of stock, fifteenth series at \$1.00, . . .	979 00
		Dues paid in advance, . . .	407 00
		Surplus, . . .	2,510 63
		Guaranty fund, . . .	800 00
		Withdrawal profits, . . .	113 51
		Other liabilities, . . .	122 33
	\$337,647 29		\$337,647 29

How are shares issued, — quarterly, semi-annually, or annually? Semi-annually.

Number of shares issued during the year, . . . . . 2,380

Are shares retired by lot, as required by section 8, chapter 117, Public Statutes? All withdrawals have been voluntary.

Number of shares now in force, . . . . . 8,893

Number of shares now borrowed upon, . . . . . 1,973

Amount of dues received during the year, . . . . .	\$96,966	00
Highest premium received during the year, . . . . .		40
Lowest premium received during the year, . . . . .		05
Fine for non-payment of dues : 2 per cent. per month.		
Transfer fee, . . . . .		25
Number of members withdrawn during the year, . . . . .	163	
Present number of members, . . . . .	1,488	
Present number of borrowers, . . . . .	288	
Present number of non-borrowers, . . . . .	1,200	
Amount of loans at date, . . . . .	335,550	00
Number and amount of loans on real estate, . . . . .	248	324,450 00
Number and amount of loans secured by first mortgage of real estate, . . . . .	248	324,450 00
Number and amount of loans on shares, . . . . .	40	11,100 00
Largest loan to any one member, . . . . .		5,000 00
Smallest loan to any one member, . . . . .		50 00
Largest number of shares held by any one member, . . . . .	25	
Amount of expenses of the corporation for previous year (not including interest), . . . . .	1,330	35
Value of shares at last report, . . . . .		274,056 43
Total value of unpledged shares (including unpaid dues), . . . . .		249,774 47
Amount of interest credited to shares during the year, . . . . .		20,203 95
Number of shares withdrawn during the year, . . . . .	1,014	
Proportion of profits reserved upon voluntary withdrawals : 5 to 25 per cent. in different series.		
Number and amount of loans repaid during the year, . . . . .	73	53,950 00
Geographical limit : Massachusetts.		
Amount of cash received during the year, . . . . .		173,237 74
Amount of cash paid during the year, . . . . .		176,537 26
Secretary and treasurer's salary, . . . . .		1,200 00
Treasurer and secretary's bond, . . . . .		10,000 00
Date of examination by commissioner : September 14.		

## COMMONWEALTH OF MASSACHUSETTS.

MIDDLESEX, ss.

WALTHAM, Nov. 5, 1887.

Personally appeared Daniel F. Viles, Secretary of said bank, and made oath that the foregoing statement, by him subscribed, is true.

Before me,

A. O. DELANO, *Justice of the Peace.*

MIDDLESEX, ss.

WALTHAM, Nov. 5, 1887.

Personally appeared Daniel F. Viles, Treasurer of said bank, and made oath that the securities and cash specified in the foregoing statement were held by him at the date thereof.

Before me,

A. O. DELANO, *Justice of the Peace.*

## WEIR CO-OPERATIVE BANK — TAUNTON.

Incorporated July 11, 1884. Commenced business July 16, 1884.

Capital to be accumulated, \$1,000,000.

S. N. STAPLES, *President.*JOHN H. DALGLISH, *Secretary.*LEWIS WILLIAMS, *Treasurer.*H. H. HALL, G. A. LINCOLN, T. PRESTON BURT, *Finance Committee.*

## STATEMENT.

ASSETS.		LIABILITIES.	
Loans on real estate, . . .	\$69,050 00	467 shares of stock, first series, at \$43.34, . . .	\$20,239 78
Loans on shares, . . .	2,000 00	537 shares of stock, second series, at \$36.39, . . .	19,541 43
Unpaid dues, . . .	204 00	131 shares of stock, third series, at \$29.54, . . .	3,869 74
Balance of permanent expense account, . . .	134 84	420 shares of stock, fourth series, at \$22.88, . . .	9,609 60
Balance of temporary expense account, . . .	60 00	577 shares of stock, fifth series, at \$16.40, . . .	9,462 80
Other assets, . . .	5 48	540 shares of stock, sixth series, at \$10.11, . . .	5,459 40
Cash on hand, . . .	372 65	516 shares of stock, seventh series, at \$4.00, . . .	2,064 00
		Surplus, . . .	1,405 72
		Guaranty fund, . . .	45 00
		Other liabilities, . . .	129 50
	\$71,826 97		\$71,826 97

How are shares issued, — quarterly, semi-annually, or annually? Semi-annually.

Number of shares issued during the year, . . . . . 1,112

Are shares retired by lot, as required by section 8, chapter 117, Public Statutes? None yet retired.

Number of shares now in force, . . . . . 3,188

Number of shares now borrowed upon, . . . . . 503

Amount of dues received during the year, . . . . . \$35,517 00

Highest premium received during the year, . . . . . 20

Lowest premium received during the year, . . . . . 05

Fine for non-payment of dues: 2 per cent. per month.

Transfer fee, . . . . . 25

Number of members withdrawn during the year, . . . . . 64

Present number of members, . . . . . 432

Present number of borrowers, . . . . . 68

Present number of non-borrowers, . . . . . 364

Amount of loans at date, . . . . . 71,050 00

Number and amount of loans on real estate, . . . . . 56 69,050 00

Number and amount of loans secured by first mortgage of real estate, 56 69,050 00

Number and amount of loans on shares, . . . . . 13 2,000 00

Largest loan to any one member, . . . . . 3,600 00



Smallest loan to any one member, . . . . .	\$50 00
Largest number of shares held by any one member, . . . . . 25	
Amount of expenses of the corporation for previous year (not including interest), . . . . .	145 51
Value of shares at last report, . . . . .	40,186 45
Total value of unpledged shares (including unpaid dues), . . . . .	58,539 27
Number of shares forfeited during the year, . . . . . 5	
Amount of interest credited to shares during the year, . . . . .	2,762 82
Number of shares withdrawn during the year, . . . . . 421	
Proportion of profits reserved upon voluntary withdrawals: None.	
Number and amount of loans repaid during the year, . . . . . 15	4,050 00
Geographical limit: Massachusetts.	
Amount of cash received during the year, . . . . .	42,187 32
Amount of cash paid during the year, . . . . .	42,638 16
Secretary's salary, . . . . .	180 00
Treasurer's bond, . . . . .	1,500 00
Secretary's bond, . . . . .	1,000 00
Date of examination by clerk of the commission: September 16.	

## COMMONWEALTH OF MASSACHUSETTS.

BRISTOL, ss., Nov. 10, 1887.

Personally appeared John H. Dalglish, Secretary of said bank, and made oath that the foregoing statement, by him subscribed, is true.

Before me,

FRANK L. TINKHAM, *Justice of the Peace.*

BRISTOL, ss., Nov. 12, 1887.

Personally appeared Lewis Williams, Treasurer of said bank, and made oath that the securities and cash specified in the foregoing statement were held by him at the date thereof.

Before me,

G. EDGAR WILLIAMS, *Justice of the Peace.*

WESTFIELD CO-OPERATIVE BANK—WESTFIELD.

Incorporated December 13, 1881. Commenced business December 19, 1881.

Capital to be accumulated, \$1,000,000.

MOSES P. BRECKENRIDGE, *President.*

OLIN C. TOWLE, *Secretary.*

OLIN C. TOWLE, *Treasurer.*

JEROME B. GOODRICH, WILLIAM W. WALLACE, HOWARD C. RICH, *Finance Committee.*

STATEMENT.

ASSETS.		LIABILITIES.	
Loans on real estate, . . .	\$49,372 65	182 shares of stock, first series, at \$81.99, . . .	\$14,922 18
Loans on shares, . . .	5,788 63	155 shares of stock, second series, at \$66.22, . . .	10,264 10
Unpaid dues, . . .	334 00	68 shares of stock, third series, at \$58.66, . . .	3,988 88
Balance of permanent expense account, . . .	84 50	81 shares of stock, fourth series, at \$51.33, . . .	4,157 73
Balance of temporary expense account, . . .	2 25	33 shares of stock, fifth series, at \$44.20, . . .	1,458 60
Other assets, . . .	326 42	175 shares of stock, sixth series, at \$37.07, . . .	6,487 25
Cash on hand, . . .	12 54	93 shares of stock, seventh series, at \$30.37, . . .	2,824 41
		110 shares of stock, eighth series, at \$23.79, . . .	2,616 90
		89 shares of stock, ninth series, at \$17.37, . . .	1,545 93
		492 shares of stock, tenth series, at \$11.10, . . .	5,461 20
		241 shares of stock, eleventh series, at \$5.00, . . .	1,205 00
		Surplus, . . .	834 33
		Guaranty fund, . . .	113 63
		Forfeited share account, . . .	2 90
		Other liabilities, . . .	37 95
	\$55,920 99		\$55,920 99

How are shares issued,— quarterly, semi-annually, or annually? Semi-annually.

Number of shares issued during the year, . . . . . 891

Are shares retired by lot, as required by section 8, chapter 117, Public Statutes? None retired. . . . .

Number of shares now in force, . . . . . 1,719

Number of shares now borrowed upon, . . . . . 601

Amount of dues received during the year, . . . . . \$22,762 91

Highest per centum of interest received during the year: 6.

Lowest per centum of interest received during the year: 6.

Fine for non-payment of dues: 2 per cent. per month.

Transfer fee, . . . . . 25

Number of members withdrawn during the year, . . . . . 58

Present number of members, . . . . . 299

Present number of borrowers, . . . . . 99

Present number of non-borrowers, . . . . . 200

Amount of loans at date, . . . . .	\$55,161 28
Number and amount of loans on real estate, . . . . .	53 49,372 65
Number and amount of loans secured by first mortgage of real estate, . . . . .	53 49,372 65
Number and amount of loans on shares, . . . . .	53 5,788 63
Largest loan to any one member, . . . . .	2,800 00
Smallest loan to any one member, . . . . .	5 00
Largest number of shares held by any one member, . . . . .	25
Amount of expenses of the corporation for previous year (not including interest), . . . . .	222 75
Value of shares at last report, . . . . .	40,388 57
Total value of unpledged shares (including unpaid dues), . . . . .	32,959 01
Number of shares forfeited during the year, . . . . .	9
Amount of interest credited to shares during the year, . . . . .	2,321 18
Number of shares withdrawn during the year, . . . . .	323
Proportion of profits reserved upon voluntary withdrawals: One-fourth of last dividend.	
Number and amount of loans repaid during the year, . . . . .	46 6,843 00
Geographical limit: Massachusetts.	
Amount of cash received during the year, . . . . .	31,479 96
Amount of cash paid during the year, . . . . .	32,741 84
Secretary and treasurer's salary, . . . . .	200 00
Secretary and treasurer's bond, . . . . .	2,500 00
Date of examination by commissioner: September 2.	

## COMMONWEALTH OF MASSACHUSETTS.

HAMPDEN, SS.

WESTFIELD, MASS., Nov. 26, 1887.

Personally appeared O. C. Towle, Secretary of said bank, and made oath that the foregoing statement, by him subscribed, is true.

Before me,

HERBERT LYMAN, *Justice of the Peace.*

HAMPDEN, SS.

WESTFIELD, MASS., Nov. 26, 1887.

Personally appeared O. C. Towle, Treasurer of said bank, and made oath that the securities and cash specified in the foregoing statement were held by him at the date thereof.

Before me,

HERBERT LYMAN, *Justice of the Peace.*

## WEST ROXBURY CO-OPERATIVE BANK—BOSTON (WARD 23).

Incorporated February 1, 1881.

Commenced business March 3, 1881.

Capital to be accumulated, \$1,000,000.

JOHN PEARCE, *President*.BENJ. H. JONES, *Secretary*.EDWARD M. BREWER, *Treasurer*.EDWARD M. BREWER, R. S. BARROWS, HENRY A. WOOD, *Finance Committee*.

## STATEMENT.

ASSETS.		LIABILITIES.	
Loans on real estate, . . .	\$40,375 00	13 shares of stock, first series, at \$98.20, . . .	\$1,276 60
Loans on shares, . . .	3,950 00	41 shares of stock, second series, at \$89.72, . . .	3,678 52
Unpaid dues, . . .	365 00	48 shares of stock, third series, at \$81.36, . . .	3,905 28
Balance of permanent expense account, . . .	110 00	36 shares of stock, fourth series, at \$73.24, . . .	2,636 64
Cash on hand, . . .	3,697 04	102 shares of stock, fifth series, at \$65.20, . . .	6,650 40
		71 shares of stock, sixth series, at \$54.88, . . .	3,896 48
		71 shares of stock, seventh series, at \$47.24, . . .	3,354 04
		36 shares of stock, eighth series, at \$39.80, . . .	1,432 80
		118 shares of stock, ninth series, at \$32.64, . . .	3,851 52
		256 shares of stock, tenth series, at \$25.68, . . .	6,574 08
		174 shares of stock, eleventh series, at \$18.96, . . .	3,299 04
		423 shares of stock, twelfth series, at \$12.44, . . .	5,262 12
		366 shares of stock, thirteenth series, at \$6.11, . . .	2,236 26
		Dues paid in advance, . . .	65 00
		Surplus, . . .	31 01
		Guaranty fund, . . .	319 79
		Forfeited share account, . . .	27 46
	\$48,497 04		\$48,497 04

How are shares issued, — quarterly, semi-annually, or annually? Semi-annually.

Number of shares issued during the year, . . . . . 859

Are shares retired by lot, as required by section 8, chapter 117, Public Statutes? Yes.

Number of shares now in force, . . . . . 1,755

Number of shares now borrowed upon, . . . . . 361

Amount of dues received during the year, . . . . . \$20,030 00

Highest per centum of interest received during the year: 10 $\frac{1}{4}$ .

Lowest per centum of interest received during the year: 5.

Fine for non-payment of dues: 2 per cent. per month.

Transfer fee, . . . . .



Number of members withdrawn during the year, . . . . .	51	
Present number of members, . . . . .	246	
Present number of borrowers, . . . . .	38	
Present number of non-borrowers, . . . . .	208	
Amount of loans at date, . . . . .		\$44,325 00
Number and amount of loans on real estate, . . . . .	28	40,375 00
Number and amount of loans secured by first mortgage of real estate, . . . . .	28	40,375 00
Number and amount of loans on shares, . . . . .	10	3,950 00
Largest loan to any one member, . . . . .		3,200 00
Smallest loan to any one member, . . . . .		50 00
Largest number of shares held by any one member, . . . . .	25	
Amount of expenses of the corporation for previous year (not including interest), . . . . .		483 95
Value of shares at last report, . . . . .		37,630 68
Total value of unpledged shares (including unpaid dues), . . . . .		39,380 00
Amount of interest credited to shares during the year, . . . . .		2,492 66
Number of shares withdrawn during the year, . . . . .	375	
Proportion of profits reserved upon voluntary withdrawals: One-fourth.		
Number and amount of loans repaid during the year, . . . . .	9	6,050 00
Geographical limit: Massachusetts.		
Amount of cash received during the year, . . . . .		24,938 62
Amount of cash paid during the year, . . . . .		26,966 35
Secretary's salary, . . . . .		300 00
Treasurer's bond, . . . . .		2,000 00
Secretary's bond, . . . . .		2,000 00
Date of examination by clerk of the commission: October 1.		

## COMMONWEALTH OF MASSACHUSETTS.

SUFFOLK, ss., Nov. 9, 1887.

Personally appeared Benj. H. Jones, Secretary of said bank, and made oath that the foregoing statement, by him subscribed, is true.

Before me, ROBERT CODMAN, *Justice of the Peace.*

SUFFOLK, ss., Nov. 9, 1887.

Personally appeared Edward M. Brewer, Treasurer of said bank, and made oath that the securities and cash specified in the foregoing statement were held by him at the date thereof.

Before me, ROBERT CODMAN, *Justice of the Peace.*

## WOBURN CO-OPERATIVE BANK — WOBURN.

Incorporated February 21, 1887. Commenced business March 10, 1887.

Capital to be accumulated, \$1,000,000.

JAMES SKINNER, *President.*JOHN C. BUCK, *Secretary.*H. C. HALL, *Treasurer.*EUSTACE CUMMINGS, S. B. GODDARD, *Finance Committee.*

## STATEMENT.

ASSETS.		LIABILITIES.	
Loans on real estate, . . .	\$5,950 00	772 shares of stock, first series, at \$8.00, . . .	\$6,176 00
Unpaid dues, . . .	211 00	288 shares of stock, second series, at \$1.00, . . .	288 00
Balance of permanent expense account, . . .	140 99	Dues paid in advance, . . .	29 00
Unpaid fines, . . .	6 38	Interest, . . .	108 08
Cash on hand, . . .	335 17	Premiums, fines and transfer fees, . . .	32 46
		Guaranty fund, . . .	10 00
	\$6,643 54		\$6,643 54

How are shares issued, — quarterly, semi-annually, or annually? Semi-annually.

Number of shares issued during the year, . . . . . 1,060

Are shares retired by lot, as required by section 8, chapter 117, Public Statutes? None retired.

Number of shares now in force, . . . . . 1,060

Number of shares now borrowed upon, . . . . . 32

Amount of dues received during the year, . . . . . \$6,282 00

Highest premium received during the year, . . . . . 25

Lowest premium received during the year, . . . . . 05

Fine for non-payment of dues: 2 per cent per month.

Transfer fee, . . . . . 25

Present number of members, . . . . . 236

Present number of borrowers, . . . . . 5

Present number of non-borrowers, . . . . . 231

Amount of loans at date, . . . . . 5,950 00

Number and amount of loans on real estate, . . . . . 8 5,950 00

Number and amount of loans secured by first mortgage of real estate, 7 5,200 00

Number and amount of loans secured by other mortgage of real estate,\* 1 750 00

Largest loan to any one member, . . . . . 2,000 00

Smallest loan to any one member, . . . . . 100 00

Largest number of shares held by any one member, . . . . . 25

Amount of expenses of the corporation for previous year (not including interest), . . . . . 160 74

Total value of unpledged shares (including unpaid dues), . . . . . 6,383 00

Amount of interest credited to shares during the year, . . . . . 108 08

Proportion of profits reserved upon voluntary withdrawals: One-fourth.

\* This bank holds the first mortgage.

Geographical limit: Massachusetts.

Amount of cash received during the year, . . . . . \$6,445 91

Amount of cash paid during the year, . . . . . 6,110

Salaries: None.

Treasurer's bond, . . . . . 2,000 00

Secretary's bond, . . . . . 500 00

Date of examination by commissioner: December 7.

COMMONWEALTH OF MASSACHUSETTS.

MIDDLESEX, ss.

WOBURN, Nov. 21, 1887.

Personally appeared John C. Buck, Secretary of said bank, and made oath that the foregoing statement, by him subscribed, is true.

Before me,

JOHN R. CARTER, *Justice of the Peace.*

MIDDLESEX, ss.

WOBURN, Nov. 21, 1887.

Personally appeared H. C. Hall, Treasurer of said bank, and made oath that the securities and cash specified in the foregoing statement were held by him at the date hereof.

Before me,

JOHN R. CARTER, *Justice of the Peace.*

## WORCESTER CO-OPERATIVE BANK — WORCESTER.

Incorporated October 19, 1877.

Commenced business October, 1877.

Capital to be accumulated, \$1,000,000.

STEPHEN C. EARLE, *President*.T. J. HASTINGS, *Secretary*.T. J. HASTINGS, *Treasurer*.J. P. CHENEY, JR., GEO. W. BROOKS, J. B. WILLARD, *Finance Committee*.

## STATEMENT.

ASSETS.		LIABILITIES.	
Loans on real estate, . . .	\$231,200 00	103 shares of stock, first series, at \$169.88, . . .	\$17,497 64
Loans on shares, . . .	10,880 00	116 shares of stock, second series, at \$148.01, . . .	17,169 16
Unpaid dues, . . .	1,236 00	126 shares of stock, third series, at \$127.34, . . .	16,044 84
Balance of permanent expense account, . . .	454 68	248 shares of stock, fourth series, at \$107.83, . . .	26,741 84
Balance of temporary expense account, . . .	125 97	332 shares of stock, fifth series, at \$89.48, . . .	29,707 36
Other assets, . . .	74 87	286 shares of stock, sixth series, at \$72.23, . . .	20,657 78
Cash on hand, . . .	10,547 66	243 shares of stock, seventh series, at \$56.03, . . .	13,615 29
		367 shares of stock, eighth series, at \$48.32, . . .	17,733 44
		598 shares of stock, ninth series, at \$40.86, . . .	24,434 28
		315 shares of stock, tenth series, at \$33.65, . . .	10,599 75
		693 shares of stock, eleventh series, at \$26.68, . . .	18,489 24
		817 shares of stock, twelfth series, at \$19.94, . . .	16,290 98
		1076 shares of stock, thirteenth series, at \$13.42, . . .	14,439 92
		1046 shares of stock, fourteenth series, at \$7.11, . . .	7,437 06
		1036 shares of stock, fifteenth series, at \$1.00, . . .	1,036 00
		Surplus, . . .	1,597 93
		Guaranty fund, . . .	310 00
		Forfeited share account, . . .	44 67
		Other liabilities, . . .	672 00
	\$254,519 18		\$254,519 18

How are shares issued, — quarterly, semi-annually, or annually? Semi-annually.

Number of shares issued during the year, . . . . . 2,408

Are shares retired by lot, as required by section 8, chapter 117, Public Statutes? Yes.

Number of shares now in force, . . . . . 7,402

Number of shares now borrowed upon, . . . . . 1,201

Amount of dues received during the year, . . . . . \$78,211 00

Highest per centum of interest received during the year: 10½.

Lowest per centum of interest received during the year: 6.



Fine for non-payment of dues : 2 per cent. per month.

Transfer fee, . . . . .		\$1 00
Number of members withdrawn during the year, . . . . .	151	
Present number of members, . . . . .	922	
Present number of borrowers, . . . . .	187	
Present number of non-borrowers, . . . . .	735	
Amount of loans at date, . . . . .	242,080	00
Number and amount of loans on real estate, . . . . .	201	231,200 00
Number and amount of loans secured by first mortgage of real estate, . . . . .	197	229,300 00
Number and amount of loans secured by other mortgage of real estate,* . . . . .	4	1,900 00
Number and amount of loans on shares, . . . . .	70	10,880 00
Largest loan to any one member, . . . . .		5,000 00
Smallest loan to any one member, . . . . .		50 00
Largest number of shares held by any one member, . . . . .	25	
Amount of expenses of the corporation for previous year (not including interest), . . . . .		1,152 53
Value of shares at last report, . . . . .		199,320 20
Total value of unpledged shares (including unpaid dues), . . . . .		214,997 06
Number of shares forfeited during the year, . . . . .	10	
Amount of interest credited to shares during the year, . . . . .		14,318 75
Number of shares withdrawn during the year, . . . . .	1,287	
Proportion of profits reserved upon voluntary withdrawals: One-half of last dividend.		
Number and amount of loans repaid during the year, . . . . .	75	60,475 00
Geographical limit: Massachusetts.		
Amount of cash received during the year, . . . . .		158,920 81
Amount of cash paid during the year, . . . . .		149,776 77
Secretary and treasurer's salary, . . . . .		900 00
Secretary and treasurer's bond, . . . . .		8,000 00
Date of examination by commissioner: October 6.		

#### COMMONWEALTH OF MASSACHUSETTS.

WORCESTER, ss., Nov. 11, 1887.

Personally appeared T. J. Hastings, Secretary of said bank, and made oath that the foregoing statement, by him subscribed, is true.

Before me, EDW. B. GLASGOW, *Justice of the Peace.*

WORCESTER, ss., Nov. 11, 1887.

Personally appeared T. J. Hastings, Treasurer of said bank, and made oath that the securities and cash specified in the foregoing statement were held by him at the date thereof.

Before me, EDW. B. GLASGOW, *Justice of the Peace.*

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\* These loans were legal when made.

## WORKINGMEN'S CO-OPERATIVE BANK—BOSTON.

Incorporated June 9, 1880.

Commenced business June 11, 1880.

Capital to be accumulated, \$1,000,000.

ROBERT TREAT PAINE, *President*.HENRY R. GARDNER, *Secretary*.CHARLES W. DEXTER, *Treasurer*.JOHN COOPER, JOSEPH B. NEAGLE, *Finance Committee*.

## STATEMENT.

ASSETS.		LIABILITIES.	
Loans on real estate, . . .	\$174,000 00	175 shares of stock, first series, at \$112.61, . . .	\$19,706 75
Loans on shares, . . .	4,155 00	147 shares of stock, second series, at \$103.18, . . .	15,167 46
Unpaid dues, . . .	1,733 00	78 shares of stock, third series, at \$94.03, . . .	7,334 34
Balance of temporary expense account, . . .	274 99	149 shares of stock, fourth series, at \$85.17, . . .	12,690 33
Cash on hand, . . .	4,256 97	108 shares of stock, fifth series, at \$76 59, . . .	8,271 72
		185 shares of stock, sixth series, at \$68.29, . . .	12,633 65
		247 shares of stock, seventh series, at \$60.26, . . .	14,884 22
		265 shares of stock, eighth series, at \$52.50, . . .	13,912 50
		339 shares of stock, ninth series, at \$44.99, . . .	15,251 61
		351 shares of stock, tenth series, at \$37 74, . . .	13,246 74
		315 shares of stock, eleventh series, at \$30.74, . . .	9,683 10
		373 shares of stock, twelfth series, at \$23.97, . . .	8,940 81
		665 shares of stock, thirteenth series, at \$17 43, . . .	11,590 95
		775 shares of stock, fourteenth series, at \$11.11, . . .	8,610 25
		1109 shares of stock, fifteenth series, at \$5.00, . . .	5,545 00
		Dues paid in advance, . . .	523 00
		Surplus, . . .	405 38
		Guaranty fund, . . .	350 00
		Forfeited share account, . . .	168 86
		Withdrawal profits, . . .	472 64
		Forfeiture profits, . . .	88
		Other liabilities, . . .	5,029 77
	\$184,419 96		\$184,419 96

How are shares issued,—quarterly, semi-annually, or annually? Semi-annually.

Number of shares issued during the year, . . . . . 2,132

Are shares retired by lot, as required by section 8, chapter 117, Public Statutes? Yes.

Number of shares now in force, . . . . . 5,281

Number of shares now borrowed upon . . . . . 1,039

Amount of dues received during the year, . . . . .	\$59,905 00
Highest premium received during the year, . . . . .	90
Lowest premium received during the year, . . . . .	05
Fine for non-payment of dues: 2 per cent. per month.	
Transfer fee, . . . . .	25
Number of members withdrawn during the year, . . . . .	159
Present number of members, . . . . .	732
Present number of borrowers, . . . . .	155
Present number of non-borrowers, . . . . .	577
Amount of loans at date, . . . . .	178,155 00
Number and amount of loans on real estate, . . . . .	132 174,000 00
Number and amount of loans secured by first mortgage of real estate, . . . . .	132 174,000 00
Number and amount of loans on shares, . . . . .	23 4,155 00
Largest loan to any one member, . . . . .	3,600 00
Smallest loan to any one member, . . . . .	100 00
Largest number of shares held by any one member, . . . . .	25
Amount of expenses of the corporation for previous year (not including interest), . . . . .	1,188 67
Value of shares at last report, . . . . .	140,955 35
Total value of unpledged shares (including unpaid dues), . . . . .	141,683 11
Number of shares forfeited during the year, . . . . .	66
Amount of interest credited to shares during the year, . . . . .	9,817 62
Number of shares withdrawn during the year, . . . . .	1,039
Number of shares retired during the year, . . . . .	50
Proportion of profits reserved upon voluntary withdrawals: One-fourth.	
Number and amount of loans repaid during the year, . . . . .	48 27,545 00
Geographical limit: Massachusetts.	
Amount of cash received during the year, . . . . .	108,144 04
Amount of cash paid during the year, . . . . .	110,640 71
Secretary's salary, . . . . .	700 00
Treasurer's bond, . . . . .	1,000 00
Secretary's bond, . . . . .	5,000 00
Date of examination by clerk of the commission: June 1.	

## COMMONWEALTH OF MASSACHUSETTS.

SUFFOLK, SS.

BOSTON, Nov. 17, 1887.

Personally appeared Henry R. Gardner, Secretary of said bank, and made oath that the foregoing statement, by him subscribed, is true.

Before me,

WALTER H. ROBERTS, *Justice of the Peace.*

SUFFOLK, SS.

BOSTON, Nov. 18, 1887.

Personally appeared Charles W. Dexter, Treasurer of said bank, and made oath that the securities and cash specified in the foregoing statement were held by him at the date thereof, excepting \$3,228.63 in the hands of the secretary.

Before me,

WALTER H. ROBERTS, *Justice of the Peace.*

## CO-OPERATIVE BANKS.

NAME OF CORPORATION.	LOCATION.	Date of Incorporation.	Number of Shares now in Force.	Present Number of Members.	Present Number of Borrowers.	Total Assets.	Increase of Assets over Previous Year.
Allston, . . . . .	Boston, . . . . .	April 8, 1887,	1,220	178	3	\$7,858 02	\$7,858 02
Amesbury, . . . . .	Amesbury, . . . . .	May -, 1886,	793	130	18	9,404 58	7,320 70
Cambridge, . . . . .	East Cambridge, . . . . .	Sept. 5, 1877,	381	79	24	13,859 75	3,133 27
Campello, . . . . .	Brookton, . . . . .	Oct. 3, 1877,	4,353	558	130	161,329 05	21,346 79
Citizens', . . . . .	Haverhill, . . . . .	Aug. 22, 1887,	804	106	2	1,646 28	1,646 28
Clinton, . . . . .	Clinton, . . . . .	Sept. 23, 1887,	589	142	-	607 34	607 34
Dedham, . . . . .	Dedham, . . . . .	Feb. 11, 1886,	248	60	5	4,343 40	2,455 55
Equitable, . . . . .	Lynn, . . . . .	Oct. 2, 1877,	1,957	318	67	62,048 02	12,571 75
Equity, . . . . .	Worcester, . . . . .	Feb. 9, 1887,	2,365	295	15	17,166 73	17,166 73
Fitchburg, . . . . .	Fitchburg, . . . . .	Oct. 27, 1877,	7,208	1,070	309	313,481 26	50,602 26
Germania, . . . . .	Boston, . . . . .	Oct. 3, 1885,	3,480	608	58	54,123 64	28,782 41
Gloucester, . . . . .	Gloucester, . . . . .	March 2, 1887,	847	203	6	5,737 31	5,737 31
Guardian, . . . . .	Boston, . . . . .	July 2, 1886,	3,041	523	26	33,360 02	29,293 94
Haverhill, . . . . .	Haverhill, . . . . .	Aug. 20, 1877,	4,969	597	166	193,173 20	49,485 11
Henry Wilson, . . . . .	Natick, . . . . .	Oct. 23, 1886,	1,250	315	12	12,884 46	12,884 46
Holyoke, . . . . .	Holyoke, . . . . .	July 24, 1880,	2,053	324	84	79,228 11	12,432 56
Home, . . . . .	Worcester, . . . . .	June 10, 1882,	5,396	622	110	150,567 44	49,208 58
Homestead, . . . . .	Boston, . . . . .	Sept. 11, 1877,	5,759	795	157	221,520 42	32,835 57
Hudson, . . . . .	Hudson, . . . . .	Oct. 22, 1885,	538	119	6	9,144 01	3,546 32
Hyde Park, . . . . .	Hyde Park, . . . . .	March 26, 1886,	867	158	5	8,744 41	6,344 18
Lowell, . . . . .	Lowell, . . . . .	April 29, 1885,	1,803	290	34	32,519 80	15,885 11
Malden, . . . . .	Malden, . . . . .	April 27, 1887,	922	173	6	5,633 52	5,633 52
Mansfield, . . . . .	Mansfield, . . . . .	March 10, 1883,	2,153	329	78	64,335 18	17,376 09
Marblehead, . . . . .	Marblehead, . . . . .	May 5, 1886,	1,346	409	32	18,445 48	14,410 97



Mechanics',	.	.	.	Sept.	14, 1877,	5,649	781	267	284,336	35	30,576	89
Medford, .	.	.	.	June	21, 1886,	1,508	271	13	18,277	53	15,645	90
Merchants',	.	.	.	Dec.	20, 1881,	5,290	683	113	149,008	95	42,649	32
Milford, .	.	.	.	March	31, 1887,	2,458	544	12	14,514	41	14,514	41
New Bedford,	.	.	.	July	11, 1881,	3,515	539	135	150,570	56	31,560	58
People's, .	.	.	.	Feb.	18, 1882,	2,067	287	66	70,445	24	17,420	11
Pioneer, .	.	.	.	July	26, 1877,	5,175	816	181	222,443	14	27,698	30
Plymouth, .	.	.	.	June	7, 1882,	318	91	25	17,700	07	1,575	10
Provident, .	.	.	.	Sept.	25, 1885,	2,690	348	37	42,895	76	20,450	41
Reading, .	.	.	.	Nov.	27, 1886,	1,139	263	15	11,604	69	11,604	69
Sandwich, .	.	.	.	Oct.	1, 1885,	358	100	26	6,255	08	3,864	02
Security, .	.	.	.	Dec.	17, 1877,	3,050	410	101	141,003	68	10,815	27
Somerville, .	.	.	.	May	4, 1880,	4,058	509	94	112,613	52	23,355	78
Springfield, .	.	.	.	April	13, 1882,	2,280	311	81	88,274	69	16,353	45
Stoneham, .	.	.	.	Jan.	10, 1887,	850	220	6	7,127	42	7,127	42
Stoughton, .	.	.	.	March	23, 1886,	904	198	12	14,677	40	9,702	26
Suffolk, .	.	.	.	Dec.	11, 1885,	367	82	6	4,456	65	2,795	80
Taunton, .	.	.	.	March	2, 1880,	4,515	695	284	255,286	24	37,962	44
Troy, .	.	.	.	July	18, 1880,	4,314	660	117	154,342	98	25,505	68
Wakefield, .	.	.	.	Jan.	3, 1887,	719	171	5	5,478	10	5,478	10
Waltham, .	.	.	.	Oct.	13, 1880,	8,893	1,488	288	337,647	29	63,590	86
Weir, .	.	.	.	July	11, 1884,	3,188	432	68	71,826	97	30,748	29
Westfield, .	.	.	.	Dec.	13, 1881,	1,719	299	99	55,920	99	14,676	01
West Roxbury,	.	.	.	Feb.	1, 1881,	1,755	246	38	48,497	04	10,597	27
Woburn, .	.	.	.	Feb.	21, 1887,	1,060	236	5	6,643	54	6,643	54
Worcester, .	.	.	.	Oct.	19, 1877,	7,402	922	187	254,519	18	52,812	37
Workingmen's,	.	.	.	June	9, 1880,	5,281	732	155	184,419	96	38,593	15
							20,735	3,797	\$1,211,948	86	\$982,982	24
							134,864					

The Canadian Co-operative Bank, whose assets (\$105.58) were included last year, has ceased to do business.



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# INDICES.

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